

Tennessee Economic Council on Women

Third Biennial Report
2002-2004



Prepared by Michelle Chambers, Executive Director
Edited by Linda Knight, Secretary

State of Tennessee

September 1, 2004

State of Tennessee



Economic Council on Women

312-8th Avenue North
3rd Floor William R. Snodgrass Tower
Nashville, Tennessee 37243
Phone 615-253-4266
Fax 615-253-4263

September 1, 2004

The Honorable Phil Bredesen
The Honorable John Wilder
The Honorable Jimmy Naifeh
The Honorable Riley C. Darnell
Members of the Tennessee General Assembly
Members of the Women's and Black Legislative Caucuses
Fellow Citizens of Tennessee

The Tennessee Economic Council on Women is pleased to present to you its third Biennial Report. Our primary work since September 2002 has resulted in:

- Established private and public partnerships with businesses, foundations, government agencies and others to provide mentoring programs for over 1,100 women and girls.
- Received the 2003 Horizon Award, a national award given to an outstanding organization making significant strides in advancing women in the fields of science, engineering and technology (SET).
- Held public forums in Chattanooga and Memphis on the economic impact of domestic violence on Tennessee's economy, including testimony from business, healthcare, legal system and social services.
- Created a Job Training Task Force that made recommendations to State departments to improve job training programs for women in Tennessee.
- Held statewide conferences, programs, hearings and presentations, reaching over 8,000 individuals in Tennessee.

The Council's activities documented in the following pages reflect our commitment to our mission to act as an economic advocate for Tennessee women and girls. Thank you for your continued support and commitment to improving the economic status of women in Tennessee.

Sincerely,

Brenda Speer
Chair

Michelle Chambers
Executive Director

Tennessee Economic Council on Women

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Mission

The Tennessee Economic Council on Women is an economic advocate for women. It assesses Tennessee women's economic status, and develops and advocates solutions to address women's needs and helps them achieve economic autonomy. It sets priorities that are timely, cost-effective, and likely to result in positive changes for women.

Vision

The Tennessee Economic Council on Women will be *the* information source for Tennessee women.

Who We Are

The Tennessee Economic Council on Women is a state agency with 21 appointed members and an Executive Director. The Governor appoints six (6) members. The Speakers of the House of Representatives and the Senate jointly appoint nine (9) representatives of the State's Development Districts. The Speaker of the Senate appoints two (2) Senators and the Speaker of the House appoints two (2) Representatives. The Tennessee black caucus of state legislators and the legislative women's caucus make one appointment each.

What We Are About

The One Hundredth General Assembly created the Tennessee Economic Council on Women (TCA § 4-5-101, et seq.) to address the economic concerns and needs of women in Tennessee. These concerns and needs include, but are not limited to, employment policies and practices, educational needs and opportunities, child care, property rights, health care, domestic relations and the effect of federal and state laws on women.

The Council conducts research, holds hearings, develops recommendations and policy, educates the public, and engages in activities for the benefit of women. It is authorized to request funds from the federal government and private sources. The Council consults with and reports to the Governor, the Women's Legislative Caucus, the General Assembly and the pertinent agencies, departments, boards, commissions and other entities of State and local governments on matters pertaining to women.

COUNCIL MEMBERS, STAFF AND INTERNS

Executive Committee

Brenda S. Speer*, Chair
Margaret Jane Powers*, Vice-Chair
Carol Berz, East Tennessee Representative
Yasmeen Mohiuddin, Middle Tennessee Representative
Sandra Silverstein, West Tennessee Representative
Linda W. Knight*, Secretary
Yvonne Wood*, Immediate Past Chair

Council Members listed alphabetically

Rep. Tommie Brown*, Women's Legislative Caucus Representative
Gwendolyn Sims Davis, Governor's Cabinet Representative
Arlene Garrison, Ph.D., University of Tennessee Representative
Teri Hasenour Gordon, J.D., At-Large Women's Group Representative
Sen. Thelma Harper*, State Senate Representative
Rep. Beth Harwell*, State House Representative
Sen. Rosalind Kurita, State Senate Representative
Elliott Moore, M.S.S.W., First Tennessee Development District Representative
Lachelle Norris*, Ph.D., Tennessee Board of Regents Representative
Wendy Pitts Reeves, M.S.S.W., East Tennessee Development District Representative
Rep. Janis Sontany, State House Representative
Rep. Nathan Vaughn, Black Legislative Caucus Representative

Council Staff

Michelle Chambers, Executive Director
Janet Rachel, Special Projects Coordinator
Emily Woodall, Secretary

Former Council Members (with service from Sept. 2002-Sept. 2004)

Minnie Bommer, Veronica Coleman-Davis, Marianna Williams

Former Council Staff

Barbara Devaney, Janna Herbison

Former Interns

Sara Bowden, Lauren Howard, Sara. E. Lockett, Sydney Rosencranz

*Denotes Founding Council Member



THIRD BIENNIAL REPORT OVERVIEW

The Council's establishing legislation charges the Council to submit a biennial report. We are pleased to present this, our Third Biennial Report. During the past twenty-four months, the Council has concentrated on four major activities:

- I. Educate and empower girls and women to pursue careers in high paying, high demand occupations by developing a statewide career mentoring campaign.
- II. Define and educate policy makers and the general public about the economic impact of domestic violence on Tennessee's economy.
- III. Increase women's representation on state boards and commissions by recommending qualified women to serve on state boards and commissions to the Governor and others.
- IV. Improve the limited state funding of the TECW by collaborating with other state agencies, community groups, women's advocates and others to provide research and/or programs that advance women's economic status.

About this Report

This Report is organized around the Council's primary activities over the past twenty-four months. Following are summaries about the Council's career mentoring campaign for girls, public hearings on the economic impact of domestic violence, financial literacy programs for women and girls, job training programs for women, the Council's plan to increase the number of women on state boards and commissions and pay equity. A brief report on the Council's upcoming plans is also included.

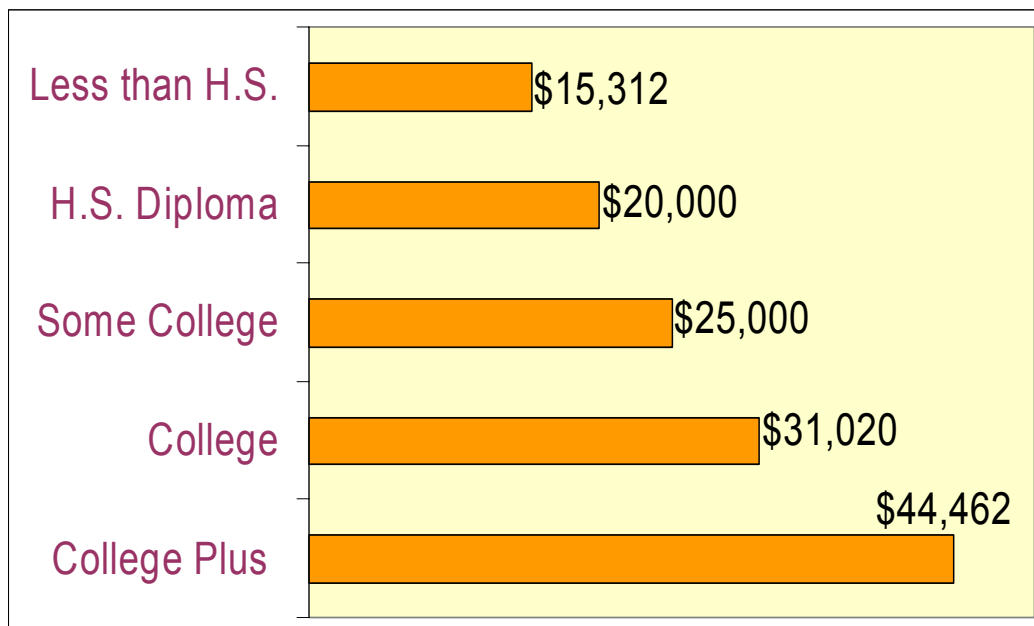
CAREER MENTORING CAMPAIGN

The Tennessee Economic Council on Women began its statewide career mentoring campaign in 2002 with a goal to invest in Tennessee's families, its workforce and its future. The 2002 Census reported that fifty-nine percent of Tennessee women work full-time, the highest percentage in the East South Central region. However, only fourteen percent of Tennessee women have a bachelor's degree or higher. Twenty-eight percent have managerial or professional occupations, ranking Tennessee 45th in the nation when compared with women in other states. Tennessee women earn, on average, \$23,232.00, while their male counterparts earn \$32,313.00. Tennessee has much to earn by investing in women. The future of Tennessee's workforce, families and children depend on the talent of women today and in the future.

Women are continually opening doors for other women in corporate boards, upper management, state boards and commissions, higher education and nontraditional careers for women. TECW has organized professional women in several communities to speak to young girls and boys in their community about their careers. These women share their educational and professional experiences and offer advice. They offer themselves as role models to young boys and girls. The Council believes that young girls are more likely to believe they can graduate from college, own their own business, or manage a company if they know a local woman who has achieved these goals.

The Council's mentoring campaign promotes a wide range of careers in healthcare, engineering, computer technology, science, business ownership and more. Our number one priority is to encourage girls and women to earn a four-year college degree. As shown in the graph below, education has a significant impact on a Tennessee woman's earning capacity. Just as importantly, we promote careers in fields that pay well and that are in high demand in Tennessee.

TN Women: Education & Earnings



Source:
Census
Bureau
2002

Career Mentoring Campaign Program Descriptions

Electronic Mentoring

The Tennessee Economic Council on Women partnered with the Women's Bureau of the U.S. Department of Labor to sponsor the GEM-Nursing and GEM-SET e-mentoring programs. These programs utilize interactive on-line list serve and websites to connect students with mentors in non-traditional professional fields and to educate students on the benefits of pursuing careers in these areas.

GEM-Nursing

Group Electronic Mentoring in Nursing (GEM-Nursing) encourages students, ages 15-21, to pursue nursing careers through innovative group e-mentoring. GEM-Nursing raises youth awareness on the educational opportunities, career options, and benefits of working in nursing fields and also provides tools and encouragement that help students and communities to address the workforce shortage in these areas. Students use the *Daily Digest* listserv to dialogue with professionals who answer their questions about education and career development in nursing and allied health and share interesting stories and work experiences. Students also have access to the GEM-Nursing website (www.gem-nursing.org) which provides information on mentors, fun learning activities, and a calendar of upcoming events. In addition, GEM-Nursing sponsors regional events that bring students and mentors together and raise public awareness about the program and its participants.

GEM-SET

The Girls' E-Mentoring in Science, Engineering, and Technology (GEM-SET) program is designed to expand the opportunities for girls and women to enter and succeed in education and careers in science, engineering and technology (SET). GEM-SET realizes the importance of encouraging girls to enter rapidly growing, traditionally male dominated SET fields that will provide them with future jobs offering competitive salaries and economic self-sufficiency. The GEM-SET program offers e-mentoring opportunities, which connect girls with women in SET fields who encourage them to take classes in SET, show them that SET careers are fun, exciting and challenging, and share experiences to help them overcome concerns and barriers in SET. Through the GEM-SET listserv girls ask questions and receive answers from mentors in a safe and effective manner, which are then sent to each participant through the Daily Digest. The GEM-SET website (www.gem-set.org) provides biographies of mentors, archives of past Daily Digests, and GEM-SET activities as tools for raising interest and learning about SET. In addition, GEM-SET sponsors regional activities for GEM-SET participants such as conferences, workshops, field trips or other activities to promote girls' interest in SET and GEM-SET.

Rural Women's Speakers' Bureaus

Warren County

The Warren County Healthcare Career Mentoring campaign focuses on educating students on the benefits and opportunities of a career in healthcare in order to address the shortage of healthcare personnel in Warren County. In the guest speaker program local healthcare professionals and

healthcare faculty from area colleges speak with high school students about their experiences and the opportunities available in the healthcare field. Another program component, the healthcare entrepreneur workshop teaches students about innovative ways that they can participate in the healthcare field. In addition, job shadowing and informational interviews allow students to gain firsthand insight on different healthcare occupations and to have their questions addressed by professionals in the field. In each of these programs, Warren County students have an opportunity to learn from local women and university personnel about particular healthcare occupations as well as educational and training requirements.

Fentress County

Professional women from the community speak to middle school students on various types of careers, such as banking, business ownership, healthcare, civil service, and finance. Speakers discuss a typical day in the office, basic educational requirements and the benefits of their jobs. Through this program students have the opportunity to see local examples of successful professional women and to discover that well-paying careers are possible in their community. Career mentoring broadens students' horizons by causing them to begin thinking about their career opportunities at a young age, educating them on what different careers entail, and showing them the requirements to enter a certain career.

Healthcare Career Mentoring

GEM-Nursing

Group Electronic Mentoring in Nursing (GEM-Nursing) encourages students, ages 15-21, to pursue nursing careers through innovation group e-mentoring. GEM-Nursing raises youth awareness on the educational opportunities, career options, and benefits of working in nursing fields and also provides tools and encouragement that help students and communities to address the workforce shortage in these areas. Students use the *Daily Digest* listserv to dialogue with professionals who answer their questions about education and career development in nursing and allied health and share interesting stories and work experiences.



Nashville General Hospital Chief Operating Officer and Chief Nursing Officer, Marilyn Monk, talks with Tennessee GEM-Nursing students about leadership opportunities in nursing at a May 12, 2004 GEM-Nursing event sponsored by the Council.

Students also have access to the GEM-Nursing website (www.gem-nursing.org) which provides information on mentors, fun learning activities, and a calendar of upcoming events. In addition, the program promotes nursing clubs, which allow students to meet with a professional nurse mentor once a month to learn about nursing and to build personal relationships. Finally, GEM-Nursing sponsors regional events that bring students and mentors together and raise public awareness about the program and its participants.

Warren County Healthcare Career Mentoring Campaign

The Warren County Healthcare Career Mentoring campaign focuses on educating students on the benefits and opportunities of a career in healthcare in order to remedy the shortage of healthcare personnel in Warren County and raise the overall income earned by citizens of Warren County. In the guest speaker program, local healthcare professionals and healthcare faculty from area colleges speak with high school students about their experiences and the opportunities available in the healthcare field. Another program component, the healthcare entrepreneur workshop teaches students about innovative ways that they can participate in the healthcare field. In addition, job shadowing and informational interviews allow students to gain firsthand insight on different healthcare occupations and to have their questions addressed by professionals in the field. In each of these programs, Warren County students have an opportunity to learn from local women and university personnel about particular healthcare occupations as well as educational and training requirements.



Dickson County HMO-Healthcare Mentoring

The Tennessee Economic Council on Women partnered with the Girl Scouts of Cumberland Valley in Dickson, TN, to provide a healthcare career club, “Today’s HMO-Healthcare Mentoring Opportunities,” for high school HOSA students in Dickson County. The HMO met monthly at the local hospital and invited hospital employees and other healthcare workers to speak to its group. In addition, this group sponsored a one-day, hands-on conference for young women who are potentially interested in pursuing a career in a medicine/healthcare field.

Healthcare Career Campus

Healthcare Career Campus is a one-day, hands-on conference for young women who are potentially interested in pursuing a career in a medicine/healthcare field. Women professionals from fields including pediatrics, oncology, forensics, dentistry, emergency room, dermatologists, psychiatry, research, genetics, pharmacology, neurology, veterinary medicine interact with young women and answer questions about their field. Meeting and talking to women in different healthcare fields helps young women to realize that they have the potential to pursue any career they choose. Also, the young women participate in games and activities that help them to learn about different careers. This program allows girls to gain information and insight on healthcare career opportunities in a fun interactive environment.

Mentoring Girls for Science, Math, and Engineering

GEM-SET

The Girls’ E-Mentoring in Science, Engineering, and Technology (GEM-SET) program is designed to expand the opportunities for girls and women to enter and succeed in education and careers in science, engineering and technology (SET). GEM-SET realizes the importance of

encouraging girls to enter rapidly growing, traditionally male dominated SET fields that will provide them with future jobs offering competitive salaries and economic self-sufficiency. The GEM-SET program offers e-mentoring opportunities, which connect girls with women in SET fields who encourage them to take classes in SET, show them that SET careers are fun, exciting and challenging, and share experiences to help them overcome concerns and barriers in SET. Through the GEM-SET listserv girls ask questions and receive answers from mentors in a safe and effective manner, which are then sent to each participant through the Daily Digest. The GEM-SET website (www.gem-set.org) provides biographies of mentors, archives of past Daily Digests, and GEM-SET activities as tools for raising interest and learning about SET.

T.W.I.S.T.E.R.

Tennessee Women in Science, Technology, Engineering, and Research (“T.W.I.S.T.E.R.”), a conference for high school-age girls across the state hosted by the Adventure Science Center, encourages young women to pursue science and technology careers. Participants experience hands-on activities and discussion during sessions led by women in a variety of science fields. Additionally, attendees can compete in an essay contest to win a \$500.00 scholarship from Women in Technology in Tennessee. The students have the opportunity to participate in individual workshops according to their own interests in areas including Aerospace, Engineering, Chemistry, Construction management, Forensic science, Nursing, Pharmacology, Veterinary medicine and more. In these workshops participants spend the day learning from and with local women role models who are professionals in each field. This program allows girls to experience non-traditional careers in a fun day of learning.

Engineering a Future

Engineering a Future is a hands-on learning workshop for girls in 5th to 8th grade that teaches them about careers in engineering through fun activities and mentoring by women engineering professionals and students. This program shows girls the exciting possibilities of an engineering career by examining how engineers use problem solving and creativity to change the world around them. Girls examine products designed by engineers, participate in learning activities that show them how fun engineering can be, and interact with engineers who can answer their questions about pursuing a career in engineering. This program is currently held annually at Tennessee Technological University in February.



Financial Literacy/ Business Ownership

Income of her Own

The Income of Her Own conference is a hands-on workshop introducing high school girls to business ownership and the tools of economic independence and security. The entrepreneurial-focused workshop emphasizes that economic literacy and the ability to “MAKE a job, not just TAKE a job” are critical skills for long-term economic well being. Girls interact with women business owners and successful women in the community through small group activities and interviews, which open their eyes to the career potential and possibilities that they have as young women. Activities such as the Hot Company board game teach girls business terminology and problem solving skills. The Project in a Box workshop allows girls to become entrepreneurs by designing, marketing and presenting their own new products. The Income of Her Own conference teaches girls fundamental business skills, gives them insight into the importance of financial independence, and empowers them to aim high in planning for successful careers.



Teens at the Maury County Boys and Girls Club showcase their business savvy skills as they present their idea for “Product in a Box,” a game where girls develop a business plan and product. The girls created a gift bag company that provided various gifts inside of a custom-made bag!

Camp CEO

Camp CEO, a Girl Scout summer camp for aspiring women business leaders, focuses on teaching girls practical knowledge about the world of business. The week-long camp offers workshops targeting specific business related skills including *How to Write a Business Plan*, *Meeting Women Business Owners*, *Interviewing with Women Business Owners*, and *Presenting Business Plans to Family and Friends*. These workshops offer the girls practical information and experience for success in business as well as mentoring and encouragement from women business owners. Furthermore, camp CEO gives girls the opportunity to create their own business. Participants gain an understanding of business concepts, confidence in themselves as business leaders, and a taste of the entrepreneurial spirit. In addition, the girls participate in the CentsAbility workshop, which helps girls to reach their goals by teaching them how their career choices affect their ability to make certain lifestyle choices.

CentsAbility

CentsAbility is a financial literacy program designed to empower girls to reach their goals by helping them to realistically balance career and lifestyle decisions. The program takes the girls through steps that build on each other to allow the girls to see the big picture in making wise career and spending choices. The girls begin by imagining their career and lifestyle at age 25. Then they find out the salary for that career and have to plan a monthly budget accordingly,

deciding whether to spend moderately or extravagantly and planning how much to save. Finally, the girls discuss the results of their budget and what changes they need to make in their career or budgeting choices in order to achieve their goals. Through this program the girls learn about different career options, practice budgeting and decision making, and finish with a more realistic mindset on career planning and personal finances.

Self- Esteem and Personal Empowerment

Sister-to-Sister Summit (S2S)

The American Association of University Women's Sister-to-Sister Summit brings teenage girls together to address issues that are not often addressed in school settings. The AAUW Educational Foundation's *The AAUW: How Schools Shortchange Girls* labeled issues such as sexual harassment, violence, early sexual activity, substance abuse and body image as the "evaded curriculum" that prevents girls from being successful in the classroom. Drug abuse, fear of violence, preoccupation with physical appearance, gang involvement, and teen pregnancy are prevalent issues not addressed in school systems that negatively impact a young woman's ability to take full advantage of educational programs. At the Summit the young women develop messages and action plans to address the issues of peer pressure, drugs and alcohol, relationships, and harassment. Sister to Sister opens a dialogue for young women to talk and learn about previously evaded issues that can profoundly affect their lives. Through opening this channel of communication, Sister to Sister empowers young women to say no to peer pressure and to make well-informed choices about their futures. The Sister-to-Sister Summit is held annually in Blount County. For more information, visit www.kornet.org/aauwmvil/s2s.htm.

Career Mentoring Overview

INITIATIVE	DATES	COUNTY	PARTICIPANTS
GEM-Nursing	Feb-May 2004	Davidson, Fentress, Giles, Warren, Wilson	71
GEM-SET	October 2002 – May 2003	Clay, Fentress, Giles	15
Healthcare Career Mentoring	October 2002- April 2004	Warren	500
Rural Speakers Bureau Program	Feb 2002- March 2004	Fentress	80
Income of Her Own	April and October 2003	Warren	175
Camp CEO	June 2003 and July 2004	Middle TN Counties	50
CentsAbility	June 2003, June 2004, July 2004	Maury, Robertson, Wilson	68
Today's HMO - Healthcare Mentoring Opportunities Club	April 2004	Dickson	8
T.W.I.S.T.E.R.	February 2003	Clay	8
Healthcare Career Campus	April 28, 2004	Hickman, Humphreys	55
Engineering a Future	Feb. 22, 2003	Cumberland, DeKalb, Fentress, Smith	25
Sister to Sister	Nov 7, 2002	Blount	100
		TOTAL:	1,155

PUBLIC HEARINGS ON THE ECONOMIC IMPACT OF DOMESTIC VIOLENCE

The Tennessee Economic Council on Women has introduced an innovative campaign to create a paradigm shift on the way communities view domestic violence. The campaign involves two strategies. The first strategy is to hold public hearings on the economic impact of domestic violence in metropolitan areas throughout the state. During the hearings, top officials from Congress, the legislature, businesses, healthcare, the legal system and social services testify to Council members about the financial impact of domestic violence on their organization's bottom line. To date, hearings have been held in Chattanooga (Nov. 02) and Memphis (May 03), with a third hearing scheduled in Nashville in December 2004.

The second strategy is to develop a quantifiable economic model to measure the actual costs of domestic violence. In partnership with a university, hard data will be collected and analyzed in a delineated geographic area regarding the targeted variables of health care and insurance, the courts, business and related areas. The Council intends to use this model as a national model for states to speed up legislation and policy to eradicate domestic violence.

Below is a summary of information collected, thus far, on the economic impact of domestic violence on different sectors of Tennessee's economy.

Hearings Summary

Impact on Business

Domestic violence impacts the business sector in lost wages, sick leave, absenteeism and non-productivity for the victims and attackers. The Workplace Violence Institute estimates that workplace violence costs employers about \$35 billion dollars annually. Workplace violence is the leading safety and health concern in today's workplace⁴. Approximately 20,000 U.S. employees are threatened or attacked in the workplace every year by partners or spouses⁵ and 7,000 employees are murdered in the workplace annually. Homicide by intimate partners is the number one cause of workplace death among females⁶.

The Workplace Institute estimates that domestic violence costs employers \$3-\$5 million dollars annually. In the workplace, the economic costs of family violence include reduced productivity, absenteeism, economic insecurity/lost wages, downward mobility, costs of protection of victims, excess health care costs, injury, and death. Abusers have a significant impact on their victims' performance while on the job. Ninety-six percent (96%) of battered women experience problems at work due to abuse. Seventy-four percent (74%) of victims are harassed at work by abusive husbands and/or partners. Harassment causes 20% of victims to lose their jobs. 56% of female domestic violence victims are late to work more often than those that are not victims; 28% tend

⁴ Occupational Safety and Health Administration (OSHA)

⁵ U.S. Department of Justice

⁶ Workplace Violence Institute

to leave work early and 54% tend to miss work completely. It is estimated that 1 out of 5 workdays missed by women is related to domestic violence.

Abusers attempts to sabotage their victims' attempt to work include calling employer; ordering victim to quit; making allegations; requiring the victim to appear before police, court, or social services; sabotaging the victim's car; beating on the way to an interview; stealing work uniforms; starting fights each day before school or work; encouraging drug addiction.

Under Occupational Safety and Health Administration (OSHA) regulations, employers have the responsibility to protect its employees while they are in the workplace. The number one reason employers will be sued by their employees is sexual harassment, especially when an intimate partner creates a hostile work environment and the employer fails to take corrective action. Companies can face catastrophic liabilities if an employee is harmed or killed by a partner while at work.

Lost Productivity Resulting from Domestic Violence			
Victimization Type	Paid Work	Household Chores	Total
Rape			
Percentage of victims reporting days lost	21.5	13.5	N/A
Mean number of days lost per rape	8.1	13.5	N/A
Total Days Lost^a	561,000	587,000	1,148,000
Physical Assault			
Percentage of victims reporting days lost	17.5	10.3	N/A
Mean number of days lost per physical assault ^a	7.2	8.4	N/A
Total Days Lost^a	5,608,000	3,851,000	9,459,000
Stalking			
Percentage of victims reporting days lost	35.3	17.5	N/A
Mean number of days lost per stalking ^a	10.1	12.7	N/A
Total Days Lost^a	1,795,000	1,119,000	2,914,000

Recent polling among corporate management reveals an increased level of awareness about the impact of domestic violence on an employer. As many as 94% of corporate security officers ranked domestic violence as a high security problem at their company. 80% of Human Resource professionals said that domestic violence is a workplace issue. A survey of Fortune 100 companies conducted by Liz Claiborne, Inc. found that 49% of corporate leaders surveyed said that domestic violence had a harmful effect on their company's productivity, 47% said it had a harmful effect on attendance, 44% said that it had a harmful effect on health care costs, and one third believed domestic violence affected their balance sheet. Finally, two-thirds believe financial performance would improve by addressing domestic violence among employees.

Impact on the Healthcare System

Domestic violence impacts the healthcare system through increased usage of healthcare services. Blue Cross Blue Shield has determined that \$32,969,848 is spent in Tennessee annually on domestic violence healthcare costs. It is estimated that 642,000 Tennessee women will have injuries related to domestic violence. 34% of their injuries will be lacerations, stab wounds, or internal injuries. 31% will be fractures, sprains, dislocations, dental injuries or muscular injuries. 9% of those women will have severe injuries requiring hospitalization or worse and 5% are rape or other sexual assaults. Many medically treated victims receive multiple forms of care for the

same victimization, e.g., ambulance services, emergency room care, hospital stay, physical therapy, etc.

Families of domestic violence have six times the emergency room visits, eight times more physician visits, six times more prescription drug use and higher annual medical costs. A Minnesota study found that victims pay \$1,775 more in health care costs per year and in another health care plan, victims' costs were estimated at 92% more than a random sample of general female enrollees.

Annual medical costs related to domestic violence incidents are \$1.9-\$4.8 billion dollars. Outpatient costs for domestic violence related injuries are about \$18 million every year in Tennessee. Non-emergency visits cost about \$1.2 million annually.

The average cost per victim for treatment is \$6,200. Domestic violence related healthcare costs include \$7.9 million for commercial businesses which raise healthcare plan membership by \$70 annually per member.

Despite these excessive costs, domestic violence is one of the least reported health issues. Medical professionals are not able to identify incidents of domestic violence because doctors only spend a few minutes with each patient. Medical colleges have a difficulty training medical students to use sufficient suspicion or skepticism when treating possible domestic violence victims.

In order mitigate the enormous healthcare related cost of domestic violence, legislators must take note of the problem. Legislation protecting women victimized by domestic violence and increased penalties for offenders will help to decrease the economic impact of domestic violence on the healthcare system. In addition, increased funding of prevention programs and domestic violence detection training for healthcare staff will positively affect healthcare costs.

Economic Impact on the Legal System

Domestic violence has a significant impact on a community's legal system, affecting police, courts, prisons, and legal departments. The state spends an estimated \$49.9 million on processing domestic violence court cases annually. This figure includes \$26 million for probation oversight of offenders, \$14.7 million for prison costs of domestic violence murderers, \$4.4 million in pre-trial jail costs for arrested offenders, \$3.2 million for divorce costs due to

Payment Sources for Domestic Violence Related Medical Care		
Payer	Rape Victims	Physical Assault Victims
	(Percent Paid)	(Percent Paid)
Medicare	N/A ^a	3.0
Medicaid	12.5	11
Private or group insurance	45.8	48.3
Out of pocket	29.2	28.6
Free or low-income clinics	2.1	1.8
Other public sources	10.4	6.1
Some other source	N/A ^a	1.2
TOTAL	100.0	100
^a Among the reported rape cases in the NVAWS that resulted in injury and medical care, no payments were made by Medicare or "some other source." However, analysts assume that among the total rapes resulting in injury and treatment in the U.S., these payments		
Source: Tjaden and Thoennes (unpublished data) 1999.		

domestic violence, \$920,000 in domestic violence custody filing fees and \$708,000 in protection order processing fees.

A significant portion of crimes committed in Tennessee stems from domestic violence. Statistics for the years 2000 through 2002 show that 52% of all aggravated assaults and 65% of all simple assaults were related to domestic violence. Nearly 100% of protection orders involve domestic violence as well. In Memphis, domestic violence court cases represent 39% of all general sessions court cases. The District Attorney for Memphis receives 400 felony and misdemeanor domestic violence cases each month. The correlation between domestic violence and other crimes demonstrates the far reaching direct and indirect economic effects of domestic violence on the legal system.

Victims of Domestic Violence Related Crimes	
Murder	70
Negligent Manslaughter	6
Assaults	
Aggravated Assault	9,398
Simple Assault	44,078
Intimidation	7,838
Stalking	750
Sex Offenses-Forcible	
Forcible Rape	419
Forcible Sodomy	124
Sexual Assault w/ Object	
Forcible Fondling	499
Sex Offenses-Non-Forcible	
Incest	64
Statutory Rape	41
Kidnapping/Abduction	463
Total Domestic Violence	63,802

The high percentage of domestic violence related crimes necessitates costly staff expenditures for prosecution, investigation, processing, and advocacy. Taxpayers pay \$1.3 million per year in Shelby County to support the costs of running the Domestic Violence Prosecution Unit and to pay for bond setting, probation supervision, and court advocacy for the 4,700 to 4,800 offenders arrested there each year. The Chattanooga Police Department allocates \$160,000 per year solely for domestic violence investigators. Due in part to these high costs the Chattanooga task force on domestic violence was abolished, leaving a void in domestic violence investigation and prosecution.

Although the cost of domestic violence greatly impacts the legal system, Tennessee spends less than half of the national average on domestic violence and sexual assault services and prevention. The state must increase funding to early prevention programs in order to stop domestic

violence before it escalates to violent crime that exacts a greater toll on women and families and on the legal system. Furthermore, funding for the reinstallation or creation of domestic violence task forces and the maintenance of detailed records on domestic violence cases will help to prevent domestic violence. The benefits of prevention, which include decreased costs to the legal system, far outweigh the cost of domestic violence.

Economic Impact on Social Service Systems: Public and Private

The Department of Children's Services and family violence shelters bear a large portion of the cost of domestic violence. Although domestic violence is highly detrimental to the physical and psychological wellbeing of a child, the Department of Children's Services removes a child from the home only if he or she is in imminent risk of harm. The minimum cost to place a child in state custody and to provide counseling and testing is \$5,000 per month. This includes \$600 for parental assessment, \$300 for psychiatric testing, and \$210 for family counseling twice a month for each case. This increases to a cost of \$25,000 to \$44,000 per month for each child requiring extra counseling, health and/or education specialists, or foster care placement.

Also, domestic violence seriously affects a child's educational development. Maltreated children are 2 ½ times more likely to repeat a grade in school. Also, studies show increased school dropout rates and low performance on standardized tests. The state assists children with these detrimental effects through educational assessments. The average costs of educational assessments for maltreated children, when available, are between \$1,500 and \$2,500 per student. In 2002, the state of Tennessee only spent between \$4,350 and \$8,502 on educational assessments for maltreated children due to budget constraints.

The cost of services provided by domestic violence shelters further demonstrates the economic impact of domestic violence. A case study of the Chattanooga Family Violence Shelter showed that the shelter spent \$1.4 million dollars to care for women and families victimized by domestic violence in one fiscal year. This included expenditures for sexual assault treatment, counseling, provisions, housing, and around the clock shelter staff. Although this study reflects only a small fragment of the total expenses incurred at shelters throughout the state, it demonstrates the enormous cost of providing needed services to victims of domestic violence.

The growing number of women and families affected by domestic violence shows that more must be done to put a stop to this costly epidemic. A 2000 study showed that the state only provided 16 percent of all funding for domestic violence services and prevention. Inadequate funding causes space limitations that often force shelters to turn away women in desperate need of help and protection. Also, the Department of Children's services must have the necessary resources to provide victimized children with adequate intervention and care. The economic impact of domestic violence far outweighs the cost of prevention through increased funding for domestic violence service and prevention programs.

FINANCIAL LITERACY PROGRAMS FOR WOMEN AND GIRLS

Financial illiteracy and personal bankruptcy have reached alarming rates in Tennessee and throughout the nation, posing a significant risk for women. In 2003, 1.6 million Americans filed for bankruptcy – the highest amount in history and twice the number since 1993. In just twenty years, from 1981-2001, the number of women filing petitions for bankruptcy increased 662%, more than double the rate of increase for males during this period. Single filing women account for 40% of total filers. Tennessee has the second highest bankruptcy rate in the nation, with 63,344 filings in 2003.

Some of the most commonly documented reasons women file for bankruptcy include divorce, unemployment and inability to pay medical bills. Tennessee has one of the top five highest divorce rates, when compared with other states. Nationally and in Tennessee, women have higher unemployment rates than men. Additionally, the average Tennessee woman earns \$23,232.00 annually versus \$31,340.00 for the average man. The average US woman earns \$26,884.00 annually versus \$37,339.00 for the average US man.

Tennessee women's comprehension of personal finances is essential to their ability to become self-sufficient. It is reported that the likelihood of being on welfare is inversely proportional to financial literacy levels. The amount of money that a family needs to be economically self-sufficient depends on the family size and composition, age of children, and where they live in Tennessee. The average Tennessee woman who earns \$23,232.00 annually does not earn enough money to live self-sufficiently in Knox, Shelby or Davidson Counties if she has more than one child and no other income.

The importance of youth financial literacy is critical as the buying power of young people has skyrocketed over the last few decades. Children's spending has roughly doubled every 10 years for the past three decades and tripled in the 1990s. In 2003, teens spent \$175 billion, averaging \$103.00 per week and 8-14 year olds, so called "tweens," spent \$39 billion a year, averaging \$66.00 per week. Children's, tweens' and teens' direct buying power is expected to exceed \$51.8 billion by 2006.

The Financial Educational Survey done by Capitol One found that more than 70% of parents say they have spoken with their teens about credit and using credit cards wisely, while less than 44% of the teenaged children of those respondents say their parents have talked to them about credit cards. Additionally, 54% of parents rate their teenager's knowledge about managing money as "good" or "excellent," while an overwhelming 78% of the teenaged children of those respondents rated their knowledge as merely average or even poor.

To improve women's financial literacy, the Council is hosting the first statewide Economic Summit for Women on December 3, 2004 to raise awareness and understanding about the economic issues of concern for women; launching a financial literacy campaign for teen women in Middle Tennessee and Shelby County, reaching 500 by May 2005; and has hosted financial literacy workshops for adult women and young mothers, reaching 75-100.

JOB TRAINING FOR WOMEN

The Council has been charged with evaluating job training programs in Tennessee to determine whether they are helping women obtain better jobs. The Council created a Job Training Task Force in 2001 to review the various job training programs within state government, primarily the Department of Human Services – Families First Program. Upon review, the Task Force presented these recommendations to the Commissioners and/or staff of the following departments: Human Services, Economic and Community Development and Labor and Workforce Development. Since that time, the Task Force has continued its analysis of job training programs, focusing on the “one-stop” Career Centers located throughout the state. The Task Force also tailored its research on high demand and nontraditional jobs for women. Below is a summary of the Task Force’s work on these issues. A complete job training report will be published by November 2004.

An Examination of Tennessee’s Career Centers

The Tennessee Economic Council on Women visited or surveyed via email/fax every Comprehensive Career Center and Affiliate Site in the state. In all, fifteen Career Centers were either visited by Council and Task Force members or responses to the request for information were submitted via fax or email. Our survey includes feedback from West, Middle and East Tennessee, and from both rural and urban areas.

Interestingly, the Council finds that women appear to be utilizing Career Centers across the state in greater percentages than men. One explanation for this, according to one LWIA, was that women were being displaced at a greater rate by recent plant closings, particularly in areas where textile and apparel plants were closing or relocating. Those interviewed or responding to our questionnaire were often unsure as to the actual number of women seeking services at Career Centers, as it was said on numerous occasions that those statistics were not kept by individual Career Centers. However, only two Centers in our survey estimated that less than 50% of participants were female, and in fact, two Center representatives stated that as much as 85% of Center customers were female. Stated one Career Center employee, “there are more women than men” using Career Centers today.

When asked to describe the typical client, the responses varied. Again, many stated that their clients were mostly female. In the Upper Cumberland region, it appear that the typical client is female and has been dislocated due to plant closings (two respondents specifically mentioned NAFTA as reasons for this), possibly lacking basic skills, needing childcare and training in the face of an economic area experiencing a shortage of good paying jobs. However, when asked if Career Centers provide any programs specifically for women, the overwhelming responses was “no.” One Center representative, in fact, stated that they were not allowed to discriminate in that fashion. One Career Center refers women to other local agencies that may assist them in some fashion. Two mention the Displaced Homemakers services available.

True to the mandated objective, and according to the results of our research, job placement is of the highest priority for Career Centers in Tennessee. Job training and additional education is an option only if 1) the person has “barriers to employment” such as lack of a high school diploma, or 2) if the jobs available to the person do not provide a self-sufficient wage. If this is found to be the case, a Career Counselor may inquire as to what occupation interests the client. Clients may be given a worksheet to research training providers and additional information necessary in making an informed decision. Counselors in our survey view their roles as involving information sharing, providing, but overall, the direction of training or education taken by the client is initiated by the client herself.

Career Center directors and counselors were frank in terms of barriers to employment. These appeared to be grouped in terms of 1) overall economic conditions of the area (i.e. lack of job opportunities), 2) facility needs (computer upgrades, building renovations, lack of adequate staff, funding and advertising) and 3) needs of the client (childcare, reliable transportation especially in the face of lengthy commutes for training and employment).

Those areas of the state experiencing recent plant closings often remarked that the lack of economic development is a determining factor for Career Center clients. In these areas, predominately rural in our survey, low wage or temporary jobs outnumber those providing self sufficient wages. In fact, eight of the fifteen Centers surveyed complained that there are “too few god paying jobs in the area,” that there lacks “business to support rural counties,” that there is a need for “more jobs in the area/county that pay a living wage”. One respondent stated that “a number of job opportunities are available in the healthcare field but a limited number of training providers and/or training slots are available” in their particular LWIA and surrounding areas. In fact, more updated information on high demand occupations, or a more efficient database system, was felt to be necessary to adequately enable clients to make career decisions. Interestingly, it was noted on occasion that more women were seeking training in field traditionally male dominated, such as automotive technicians and truck driving.

As stated, facility needs ranged from building repairs (one facility seeks to become more accessible to people with disabilities), to computer upgrades. Funding shortages varied. One LWIA stated that there was no money for training. One stated that each person who qualified would receive only \$500 per year, per person. Another county stated that they were receiving adequate funding due to their outstanding performance measures. One project coordinator explained that constant changes in WIA proved difficult for staff to follow. Better communication channels were needed to alert staff to funding opportunities (such as in the case of the National Emergency Grant) and changes in policy. All Centers felt that they were performing well, whatever the circumstances. Still, a couple of Centers felt that marketing and advertising would enable them to do an even better job.

Childcare issues again surface as a major barrier to both training and employment for clients. Counselors and directors stress the need for 24 hour, affordable, reliable childcare. Transportation issues arose, particular for those seeking training in rural areas. Often one seeking training must commute to reach the approved training provider. Recent gas price increases was especially problematic.

Human Services, Families First and Training Opportunities for Tennessee Women

Tennessee's version of welfare reform differed somewhat from other programs in that it did contain "numerous services in support of work efforts for recipients and allows education and job training to count toward the program's work requirements as recipients prepare for employment and their transition to self-sufficiency" (Rector and Hicks, 2003, pp. 1-2). As was the case under the former AFDC, the majority of Temporary Aid for Needy Families (TANF) recipients is female (95.7% in 2000). Thus, reform holds strong implications for women seeking to receive benefits for themselves and their children.

In February, 2000, Family Services Counseling was introduced as a means to provide support and aid to those individuals finding it difficult to complete work, education or training due to mental health issues, domestic violence, learning disabilities, and so forth. Completion bonuses were also introduced one month later as incentives for completion of educational and training programs. Research on these two additional components suggests that they do have positive effects (Rector & Hicks, citing Perkins & Homer; Ziegler, Ebert & Cope 2000) in some form or other.

Notable studies have been conducted to evaluate the effectiveness of the Families First approach to training and education. After the first two years of implementation, the overwhelming majority of job placements for Families First participants were in service occupations (44.10%) and clerical and sales occupations (27.97%); the average wage was determined to be \$5.67/hour ("Families First: Creating Opportunities for Families"). In 1997, a working Families First participant did not make wages sufficient to rise to the level of self sufficiency, working primarily in "secondary labor market jobs, defined ... as low pay, few benefits, high turnover, and little or no possibility for additional training or advancement" (Rector and Hicks, 2003, pg. 49). Review of research published in 1999 (BBER/CMS) found Families First participants averaging \$5.83/34.6 hour week. *Recommendations at that time suggested a need for additional education and job readiness activities.* There appears to be little change since that time and indeed may be worsening. As of June, 2004, the average monthly wage earned by employed Families First participants is \$651.72, with an additional \$169.39 in cash benefits awarded to families by the State (DHS website). This calculates to \$5.13/hour based on a 40 hour week.

While noted that numerous studies have arrived at differing conclusions, a study conducted by the University of Tennessee College of Social Work, Office of Research and Public Service of former welfare recipients (May 2003) found that "one half of those who leave Families First continue to fall below the federal poverty level" (pg. 50). It was also determined that many "Leavers," as so referred to, "faced economic hardship" and "food deprivation" and were forced to seek "assistance to provide for their families" (pg. 50). In this study, 65.3% of prior welfare recipients were currently employed. Lack of child care a continual issue.

Women Need Training In High Demand Jobs

While training is available for most every job, it is important to encourage women to seek training in jobs that are high-demand so that they will have better chances of finding employment for their new skills. The jobs that are in highest demand vary by region due to the industry and employee composition of the area. The Council's Job Training Report (November

2004) bases high-demand jobs based on LWIA's—Local Workforce Investment Areas—that consist of a grouping of counties regionally. Tennessee has 13 federally-mandated LWIA's.

In Tennessee, women now hold 39.6% of all high-demand jobs and 46.4% of all jobs. Although high-demand jobs tend to have higher wages (due to a supply shortage or an unfulfilled demand), 5.4% of women working high-demand jobs in Tennessee do not earn a self-sufficient wage based on the area's self-sufficiency requirements for a single parent, a preschooler, and a school-aged child. Therefore, if 5.4% of women in high-demand jobs do not earn a self-sufficient wage, it is safe to assume that a much higher percentage of women in all jobs do not earn enough money to provide for self-sufficiency according to calculated self-sufficiency requirements. In fact, in every LWIA, average women's hourly wages are below the self-sufficiency wage requirements.

High demand jobs include both traditional jobs (jobs in which women compose 25% or more of the work force) and nontraditional jobs (jobs in which women compose less than 25% of the work force). In each LWIA, the average wages of high-demand traditional jobs are lower than the average wages of high-demand nontraditional jobs. On average in Tennessee as a whole, traditional jobs receive \$1.02 less in hourly wages than nontraditional jobs in the state. This leads us to recommend that women in Tennessee pursuing job training in a high-demand job consider nontraditional jobs. The LWIA grouping with the most substantial and striking difference between nontraditional and traditional high-demand job average wages is LWIA 8.

Job training for high-demand jobs is available for women throughout Tennessee. Many programs require 2 years or less of specialized training through classes (day or night), apprenticeships, internet courses, union-administered training, Technology Centers, Community Colleges, non-profit or community organizations, and employer-offered on-the-job training (often government-subsidized). Certification to be a licensed practical nurse (LPN) requires only 2 years of post-high school training; certification to be a registered nurse (RN) requires 2 years beyond that of an LPN. Technology Centers in Tennessee offer courses and certificate opportunities in mechanics, engineering, computer science, and precision craft and repair. Culinary and cook and management training programs are available at various Community Colleges and Technology Centers in the state, and police and patrol and fire fighting occupation-seekers can be recruited and trained by local departments.

Job training is widely available in high-demand jobs. We recommend that women seek training in high-demand jobs (those most likely to offer employment) that offer a self-sufficient wage—often times in nontraditional occupations.

Women and Nontraditional Jobs

A nontraditional job for women is defined by the Census Bureau as a job in which women compose less than 25% of the work force. These are jobs such as plumbers, truck mechanics, fire fighters, and electricians that are most often filled by men. While we tend to see or think of these jobs as being filled by men, women do not lack the physical or mental strength to become successful in these fields. Women have often performed heavy, physical labor both in and out of the work force. Women who enjoy hard work, working with their hands, and seeing accomplishments first-hand can enjoy nontraditional jobs.

Because of the high skill level in nontraditional jobs, job training is almost always required. Women must be encouraged to pursue training despite the common myth that certain jobs are “men’s jobs” simply because they are most often filled by men. Training for nontraditional jobs is available through Apprenticeships, Technology Centers, and other means. We urge training providers to encourage women to enter training programs in nontraditional jobs that provide a self-sufficient wage and are in high-demand. A list of such jobs that are in high-demand in Tennessee and provide a living wage is available in the Council’s Job Training Report.

In certain occupational fields within Tennessee, the high-demand jobs with very good or excellent outlooks that are deemed nontraditional actually have average wages considerably higher than traditional high-demand jobs in the same occupational grouping. (The average wages for high-demand, nontraditional jobs are 6.69% and over \$1.00 greater than the average for high-demand, traditional jobs in Tennessee.) This wage disparity is especially profound for jobs in service sectors, precision production, craft, and repair jobs, and administrative support occupations.

Although average wages of traditional and non-traditional high-demand jobs vary across the state, in every LWIA grouping nontraditional job average wages are higher than traditional job average wages. In service jobs (police, fire fighters, etc.), nontraditional jobs receive an average of 43.36% more money in hourly wages than traditional jobs. In precision, production, craft, and repair occupations (maintenance and repair workers, electricians, construction and building inspectors, etc.), nontraditional average wages lead traditional average wages by 13.4%. In administrative support occupations (computer support specialists, medical records and health information technicians, legal secretaries, etc.), the difference is 20.31% greater for nontraditional jobs.

The wage difference between nontraditional and traditional jobs is most pronounced in metropolitan areas. Thus, we especially encourage women seeking job training in metropolitan areas to consider pursuing training in a nontraditional occupation, as nontraditional high-demand jobs have an average of 11.14% higher wages than traditional high-demand jobs in metropolitan areas. In non-metropolitan areas the average wage difference between nontraditional and traditional high-demand jobs is 7.0% in favor of nontraditional jobs.

When observing average percentages of women in high-demand jobs by occupational groupings (occupational groupings according to the occupational classification system manual of the Bureau of Labor Statistics), one entire occupational grouping proves to be nontraditional. The precision, production, craft, and repair occupations (Category E) are thus those which have the most under representation of women. Interestingly, the high-demand jobs in Category E receive on average a higher wage than the average wage of all high-demand jobs in Tennessee by over \$0.30 per hour. The average wage for high-demand jobs in occupational Category E is surpassed only by professional, technical, and related occupations (Category A) and executive, administrative, and managerial occupations (Category B)—categories generally requiring more education than the others.

Women who are seeking job training for employment should therefore seek training in a non-traditional job—especially one in the precision, production, craft, and repair occupations (Category E). Nontraditional jobs in Categories C, (Sales Occupations), D (Administrative Support Occupations), and K (Service Occupations) provide higher average wages and are in

high-demand, making employment with trained skills more likely. A number of programs provide nontraditional job training for women and encourage women to enter these fields in an attempt to empower women economically in jobs they may not initially consider. Having these marketable skills provides better benefits, higher wages, job satisfaction, employment choices, and opportunities for advancement.

The Connecticut Permanent Commission on the Status of Women compiled a model resource guide booklet in 2001 and has hosted conferences/workshops for women interested in nontraditional job training. This ideal program in Connecticut will be of use as the Tennessee Economic Council on Women seeks to provide Tennessee women with similar information on what nontraditional jobs are, how women can seek training programs and employment, and resources concerning issues such as sexual harassment that may arise in male-dominated occupations. More information on their report is available at www.cga.state.ct.us/PCSW/.

Through one of many grants under the Women in Apprenticeship and Nontraditional Occupations Act (WANTO) from the Department of Labor's Women's Bureau and Bureau of Apprenticeship and Training, Wider Opportunities for Women (WOW) created the nation-wide Workplace Solutions Project. The Project provides resources for employers and unions to encourage and facilitate the recruitment and retaining of women in nontraditional jobs through providing resources and services to human resources directors, employee recruiters, union officers, and employer associations. Such programs are imperative to promote women in nontraditional jobs through proper information and resources.

Nontraditional jobs provide an exciting frontier of higher wages and expanded job opportunities for women explore. Our hope is to lead women to the resources to take advantage of nontraditional job training.

The Council plans to continue raising awareness about model job training programs for women by planning a job training session at the Council's December 3, 2004 Economic Summit for Women. During the session, women in nontraditional jobs will talk about the challenges and rewards of being a woman in a nontraditional field. Best practices on how to recruit and retain qualified women in these fields will also be a primary theme of conversation during the session.

BOARDS AND COMMISSIONS

When Governor Bredesen took office in January 2003, he invited the Economic Council on Women to submit names of qualified women to be considered for state boards and commission vacancies. To meet this need, the Council created a process to identify, recruit and recommend qualified female candidates for administration boards and commission posts.

The Council's most notable contribution to this effort has been the appointment of Sue Braly to the Land Surveyors Examiner Board and Elaina Spann to the Home Improvement Commission Licensing Board. Both women are the first females ever to be appointed to either board. These women learned of various open positions on state boards and commissions through the Council's statewide communication and submitted their names for consideration. Both were appointed by Governor Bredesen.

The Council's Boards and Commissions process is explained. The Governor's Office of Boards and Commissions sends the Council's office a monthly report of vacancies on state boards and commissions. The Council utilizes its statewide database of women advocates to announce the monthly vacancies and encourages qualified women to apply for the vacancy. Women send the required documents to the Council's Board and Commissions Chair, Yvonne Wood, who then prepares a letter to the Governor, including the pertinent data.

In no event shall the Council be obligated to conduct any investigation of any applicant or nominee, including contacting any references. If a Council member is personally acquainted with an applicant or nominee that may be indicated. Otherwise, the Council shall not be responsible for vetting or determining the qualifications of any applicant or nominee. Further, it is acknowledged that the Governor's office is likely to receive applications and nominations from other sources, and that it has the discretion to appoint whomever it chooses for a position. The Governor is under no obligation to appoint someone whom the Council recommends, and may appoint someone that the Council has not recommended. The Executive Director will maintain at the Council office a file/spreadsheet reflecting the following: name of woman recommended by the Council, address, phone number, date sent to the Governor, and date appointed by the governor to a board/commission, and a hard copy of all letters and bios/resumes. This information shall be reported to the Council on a quarterly basis.

The Council has recently expanded its outreach on this topic through the development of a statewide database of women and advocates. The Council utilizes this tool to communicate vacancies to thousands of women in every part of Tennessee. This effort will lead to more diversity on state boards and commissions posts, in terms of gender, ethnicity and geographic location.

Tennessee Economic Council on Women

PAY EQUITY

Governor Phil Bredesen signed the Equal Pay Remedies and Enforcement Act into law on Monday, June 17, 2004. The new legislation increases the penalty for violations of equal employment laws and calls for Economic Council on Women to conduct an Equal Pay Study to help combat wage disparity. These measures place Tennessee among the top states in the nation in promoting fair employment practices.



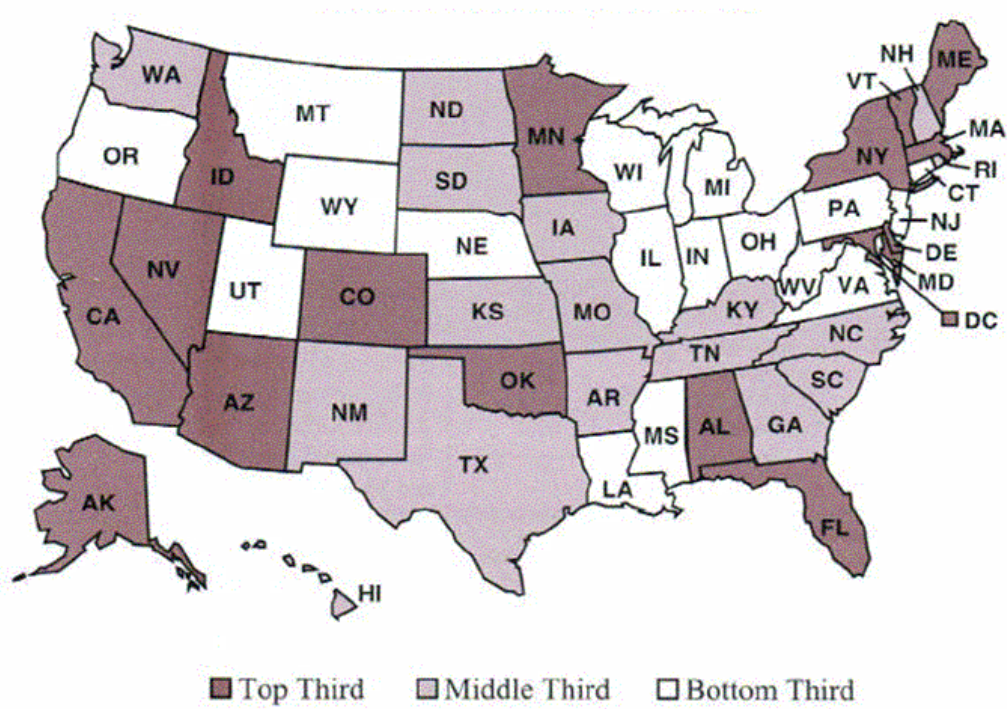
The Equal Pay Act increases employee protection by setting up a graduated system of damages for repeated willful discrimination offenses. A willful violation now costs the employer damages of up to double the amount of unpaid wages due the employee for the second offense and up to triple this amount for the third offense. This groundbreaking legislation makes Tennessee the only state that increases the damages paid to affected employees for each repeated act of willful discrimination.

The equal pay study to be conducted by the Economic Council on Women offers an opportunity to greatly impact wage disparity in Tennessee. In the study the Council will examine wage disparities between men and women and between minorities and non-minorities, as well as factors contributing to these disparities, and the consequences of wage disparities on families and the economy. The Council will then make recommendations for the elimination of wage disparities in Tennessee. Finally, the Council will present the completed study to the Commissioner of Labor, who will transmit it to the Governor and the General Assembly.

Through detailed research the Council will be able to get to the bottom of the pay equity problem and find solutions that will make a difference for Tennessee's women and minorities. Furthermore, the study allows the Council to make legislative recommendations that can be fundamental in bringing about change. Through the equal pay study TECW will play a vital role in ending wage disparity in Tennessee.

The equal pay study will focus on researching the causes and effects of wage disparity in Tennessee in order to find effective recommendations to help solve the growing problem. This study will serve the vital role of providing the information and tools needed to fight wage disparity throughout the state. Through the increase in discrimination penalties and the TECW equal pay study, the Equal Pay Act makes great strides towards providing all Tennesseans with the opportunity for fair and equal employment.

THE WAGE GAP: RATIO OF WOMEN'S TO MEN'S EARNINGS
A NATIONAL OUTLOOK



Map Source: Status of Women in the States Report, Institute for Women's Policy Research



FUTURE PLANS

The Council's future plans include the following initiatives:

- Implement a financial literacy campaign for women and girls in Shelby County, in partnership with First Tennessee Bank and the Girl Scout Council of the Mid-South Region.
- Host the first statewide Economic Summit for Women on December 3, 2004.
- Create advisory councils in each development district to address the status of women in their local development districts.
- Publish *The Status of Women in Tennessee Counties* report by December 3, 2004. This report will contain the most comprehensive analysis of women in Tennessee at the county level.
- Publish a study on pay equity in Tennessee, in partnership with the University of the South, expected February 1, 2005.
- Host public hearings on the economic impact of domestic violence in Knoxville and the Tri-Cities area.
- Host a Women's Business Conference for West Tennessee Counties, in partnership with the Bureau of Enterprise Resource Office in June 2005.
- Publish a report on the statewide economic impact of domestic violence on Tennessee's economy.

4-50-101. Council created - Membership - Term of service.

(a) A Tennessee economic council on women, hereinafter referred to as the "economic council," is created. The economic council shall be composed of twenty-one (21) members. Nine (9) members shall be jointly appointed by the speaker of the senate and the speaker of the house of representatives, one (1) such member to be so appointed from each of the nine (9) multi-county development districts created under title 13, chapter 14, part 1. Two (2) senators shall be appointed by the speaker of the senate and two (2) representatives shall be appointed by the speaker of the house of representatives. One (1) member shall be appointed by the Tennessee black caucus of state legislators and one (1) member shall be appointed by the legislative women's caucus. One (1) cabinet member shall be appointed by the governor. Three (3) members shall be appointed by the governor, one (1) such member to be so appointed from nominations received from each of the following: the board of trustees of the university of Tennessee, the Tennessee board of regents and the Tennessee independent colleges and universities, which nominees shall be academic faculty or staff:

(1) From state or private four-year universities or colleges having a graduate program; and

(2) With research and teaching experience in the field of economic concerns of women.

(b) The governor shall appoint two (2) members at-large from a slate of six (6) nominees jointly recommended through Links, one hundred (100) black women, league of women voters of Tennessee, Tennessee women's political caucus, Tennessee lawyers association for women and housing authority tenant associations. The recommending groups shall actively seek nominees from as broad a range as reasonably possible of local, civic and business groups. The appointing authorities shall ensure that their appointments broadly represent the community in such areas as age, sex, minority groups, economic levels, employment and political affiliation.

(c) The first appointive members shall hold office for staggered terms. Of the nine (9) appointees from the development districts, the speakers shall jointly appoint three (3) for two-year terms, three (3) for four-year terms, and three (3) for six-year terms. Of the three (3) academic appointees of the governor, one (1) academic member shall be appointed for a two-year term, one (1) for a four-year term, and one (1) for a six-year term. One (1) of the members at-large appointed by the governor shall serve an initial four-year term. The other member at-large appointed by the governor shall serve an initial six-year term. All other appointees shall be for six-year terms. All subsequent appointments of members shall be for full six-year terms. No appointed member shall be appointed to more than two (2) consecutive six (6) year terms. Vacancies shall be filled by appointment pursuant to the criteria in this section only for the remainder of the unexpired term. Any member initially appointed for a six-year term shall not be eligible for reappointment without a two-year absence from commission membership. All other

members shall be eligible for reappointment for a six-year term. A two-year absence from the economic council membership qualifies any member for reappointment following the criteria of this section.

[Acts 1998, ch. 1045, § 1.]

4-50-102. Meetings - Officers - Bylaws - Rules - Executive director - Duties of council.

(a) (1) The economic council shall meet as necessary to transact business; provided, that meetings shall be held at least quarterly. Special meetings may be called by the chair or by three (3) members of the economic council, upon delivery of written notice to each member of the economic council. All members shall be duly notified of the time and place of any regular or special meeting at least seven (7) days in advance of such meeting. The economic council may conduct meetings which must be open to the public by:

- (A) Telephone conference calls with speaker phones; and/or
- (B) Electronic conferencing.

Such meetings shall conform to the requirements of title 8, chapter 44, part 1. The economic council shall elect at the first regular meeting of each calendar year a chair, a vice chair, and three (3) representatives, one (1) from each of the three (3) grand divisions, who shall comprise the five-member executive committee to function between quarterly meetings. The chair or the executive director may call meetings of the executive committee. The executive committee shall carry out the matters delegated to it by the full economic council. The majority of the members of the economic council shall constitute a quorum and the concurrence of a majority of those present and voting in any matter within its duties shall be required for a determination of matters within its jurisdiction.

(2) Each member shall serve without compensation. Each member is eligible for expense reimbursement only for attendance at the regularly scheduled quarterly meetings. All reimbursement for travel expenses shall be in accordance with the provisions of the comprehensive travel regulations promulgated by the department of finance and administration and approved by the attorney general and reporter.

(b) (1) The economic council shall promulgate bylaws to provide for the election of officers, establishment of committees, meetings and regulations as to procedural matters of the economic council. The economic council shall conduct its meetings using Robert's Rules of Order.

(2) The council is also authorized to promulgate, amend, revise and rescind rules for its own functioning in accordance with the Uniform Administrative Procedures Act compiled in title 4, ch. 5.

(c) The economic council has the authority to hire an executive director who shall serve at the pleasure of the economic council.

(d) The economic council shall address the economic concerns and needs of women in Tennessee, which concerns and needs include, but are not limited to, employment policies and

practices, educational needs and opportunities, child care, property rights, health care, domestic relations, and the effect of federal and state laws on women. In order to address these concerns and needs of women, the council may conduct research, hold hearings, develop recommendations and policy, educate the public and engage in activities for the benefit of women.

(e) The economic council is authorized to request funds from the federal government and private sources to implement subsection (d).

(f) The economic council shall consult with and report to the governor, the women's legislative caucus, the general assembly, and the pertinent agencies, departments, boards, commissions and other entities of state and local governments on matters pertaining to women. Furthermore, the economic council may request assistance from the departments of state and local governments, and advisory committees as needed.

(g) (1) The economic council shall serve as an advocate for women.

(2) It shall, further, set up and execute a program to find and encourage women to serve on state boards and commissions.

(h) To the extent resources to do so exist, the economic council shall evaluate and quantify the results of job training programs that currently exist, and evaluate whether they are helping women to obtain better employment.

(i) For administrative purposes, the economic council on women is attached to the department of state for all administrative matters relating to receipts, disbursements, expense accounts, budget, audit, and other related items.

[Acts 1998, ch. 1045, § 2.]

4-50-103. Biennial report - Other recommendations.

Beginning in the year 2000, the economic council shall submit a biennial report to the governor, the women's legislative caucus and the general assembly by September 1 following the conclusion of any regular annual session occurring in an even-numbered year. Such report shall summarize the economic council's activities, and finding on the economic status of women in the state of Tennessee during the preceding two (2) years. The report shall include recommendations for more effective use of existing resources and services for women, and proposals for the development of programs, opportunities and services, which are not otherwise provided, with the aim of development of a comprehensive and coordinated system of services for women. Furthermore, the economic council may make such other recommendations as the economic council deems appropriate. A copy of such report shall be published and disseminated to the public as well as copies made available in the offices of the economic council for review by the public.

[Acts 1998, ch. 1045, § 3.]

4-50-104. Executive director - Duties and responsibilities.

(a) The executive director shall be chief administrative officer of the economic council and pursuant to § 4-50-102(c), shall serve at the pleasure of the economic council. The executive director shall be a full-time employee of the economic council and shall have education as deemed necessary by the economic council. The economic council shall fix the executive director's duties and responsibilities, which are in addition to those specified in this chapter. The economic council shall evaluate periodically the performance of the executive director. The executive director has the authority to conduct the ordinary and necessary business in the name of the economic council in accordance with the provisions of this part or as determined by the economic council.

(b) The executive director has the following duties:

(1) Supervise the expenditure of funds and be responsible for complying with all applicable provisions of state and federal law in receipt of and the disbursement of funds;

(2) Serve as an advocate for women;

(3) Serve as the executive officer of the economic council; and

(4) (A) Employ personnel as authorized by the economic council.

(B) The executive director shall hire and remove any clerical personnel in accordance with the civil service system.

[Acts 1998, ch. 1045, § 4.]

4-50-105. Conflict of interest.

The conflict of interest provisions set forth in § 12-4-101, shall apply to members of the economic council.

[Acts 1998, ch. 1045, § 5.]

ARTICLE I—NAME AND PURPOSE

A. The name of this body shall be the Tennessee Economic Council on Women, hereinafter referred to as the "Council."

B. The purpose of the Council shall be to address the economic concerns and needs of women in Tennessee. The Council may conduct research, hold hearings, develop recommendations and policy, educate the public, and engage in activities for the benefit of women. The Council shall consult with and report to the Governor, the Women's Legislative Caucus, the General Assembly, and other pertinent agencies, bodies and entities. The Council shall serve as an advocate for women.

ARTICLE II--OFFICE

The principal office of the Council shall be William Snodgrass Tennessee Tower, 3rd Floor Center Room, 312 8th Ave., North, Nashville, TN 37243.

ARTICLE III--DEFINITIONS

A. Descriptive terms used in these Bylaws shall have the meaning or meanings set forth in 1998 Tenn. Pub. Acts 1045, effective September 1, 1998, as it is amended or will be amended from time to time (hereinafter referred to as the "Statute"), which Statute, as amended, is incorporated in and made a part of these Bylaws. All of the terms and conditions of the Statute shall be deemed incorporated herein for any and all purposes.

B. As used in these Bylaws, the singular shall include the plural, and vice versa; and any gender shall include any other gender.

ARTICLE IV—MEMBERSHIP

A. Each person who has been duly appointed to the Council pursuant to the Statute, as it may be amended from time to time, shall be a Member of the Council.

B. Each Member of the Council shall have one (1) vote on matters that come before the Council.

ARTICLE V--MEETINGS OF THE COUNCIL

A. The Council shall meet at least quarterly, on such dates as may be set by the Executive Committee.

B. Special meetings of the Council may be called by the Chairperson or at least three Members of the Council. Special meetings shall be called upon written notice to each Member of the Council.

C. Notice of regular or special meetings of the Council shall be mailed to each Member at least seven (7) days, and not more than thirty (30) days, before the date such meeting is to be held. Such notice shall be signed by the Chairperson, Vice-Chairperson, Secretary or Executive Director, and shall state the place, date, hour, and, in the case of a special meeting, the purposes of the meeting.

D. Meetings of the Council shall be open to the public pursuant to TCA § 8-44-101, et seq.

E. Meetings of the Council may be held within Davidson County, Tennessee, or at such other place or places within the State of Tennessee as the Executive Committee shall determine. It shall also be permissible to hold meetings of the Council either by telephone conference calls with speakerphones, or by electronic conferencing.

F. The business transacted at a special meeting of the Council shall be confined to the business stated in the notice given to the Members of such special meeting.

G. At all meetings of the Members of the Council, the presence of eleven (11) of the Members shall constitute a quorum of the Members.

H. The order of business at all meetings of the Council shall, unless altered or suspended by the person presiding at such meeting, be as follows:

1. Quorum call
2. Proof of notice of such meeting or waiver of such notice
3. Reading of the minutes of the prior meeting
4. Receiving communications/Committee reports
5. Report of Officers
6. Report of the Executive Committee
7. Old business
8. New business

I. Any notice required to be sent to any Member under the provisions of the Statute or these Bylaws shall be deemed to have been properly sent when mailed, postage prepaid, to the last known address of the person who appears as a Member on the records of the Council and at the time of such mailing. Additional permissible means of giving notice shall include facsimile and electronic mail, if the Council member in question has not indicated that she should be notified by a particular means. If no means of notice is specified, then either mail, facsimile or electronic mail, whichever is appropriate, will be an acceptable form of giving notice and circulating documents and information.

J. For the purpose of determining the Members entitled to notice of or entitled to vote at any meeting of the Council, or any adjournment thereof, or in order to make a determination of Members for any other purpose, the Executive Committee may fix in advance a date as a record date for any such determination of Members. Such record date shall be not less than ten (10) days prior to the date on which the particular action requiring such determination of Members is to be taken.

K. At all meetings of the Council, whether regular or special, every Member having the right to vote shall be entitled to vote in person.

L. Parliamentary procedure at meetings of the Council shall be in accordance with the latest revision of Robert's Rules of Order.

ARTICLE VI—EXECUTIVE COMMITTEE

A. At the first regular meeting of the Council in each calendar year, the Council shall elect a Chairperson, a Vice-Chairperson, and three representatives, one from each Grand Division, who shall comprise the Executive Committee. In addition, the immediate past Chairperson of the Council shall serve as a nonvoting Member of the Executive Committee, if she is still a member of the Council itself.

B. The business and affairs of the Council shall be managed between Council meetings by the Executive Committee. The Executive Committee may implement and exercise all powers of the Council and do all such lawful acts and things as are not prohibited by the Statute or these Bylaws, or are not reserved to the Members.

C. The Members of the Executive Committee shall serve until the first regular meeting of the Council in the following calendar year, or until their successors are duly elected and qualified. It shall be permissible for Members of the Executive Committee to succeed themselves for one additional one-year term in the same position. Members who fill vacancies on the Executive Committee shall be deemed to have served a full one-year term if they take office before July 1, and they can therefore serve one additional full year in that position. Members who fill vacancies on the Executive Committee shall be deemed not to have served a full one-year term if they take office on or after July 1, and they can therefore serve two additional full years in that position.

D. A vacancy on the Executive Committee shall be filled by the Council, to serve the balance of the unexpired term of the vacating Executive Committee Member.

E. A vacancy shall occur on the Executive Committee if an Executive Committee Member dies, resigns, moves from Tennessee, is removed because she does not perform her duties, whether because of illness, disability or other reason, or if her term on the Council expires and she is not reappointed by the appointing authorities. A vacancy shall automatically occur if an Executive Committee Member is absent from three (3) consecutive Executive Committee meetings, unless her absence is determined to have been for good cause by two-thirds of the other Members of the Executive Committee present at a meeting thereof at which there is a quorum. A vacancy shall automatically occur if a Member of the Executive Committee is absent from more than half of the Executive Committee meetings in any calendar year.

F. Meetings of the Executive Committee shall be called by the Secretary upon the request of the Chairperson or any three (3) Executive Committee Members. The Secretary or Executive Director shall serve upon or mail to each Executive Committee Member then in office notice of all meetings of the Executive Committee, whether regular or special, no less than seven (7) days nor more than thirty (30) days prior to the date of such meeting. Such notice shall state the time, date, and place of such meeting of the Executive Committee, and, in the case of a

special meeting, the purpose or purposes of the meeting. Executive Committee Members may waive notice before, during or after any meeting of the Executive Committee.

G. Meetings of the Executive Committee, whether regular or special, shall be held at such time or times and in such place or places within Davidson County, Tennessee or such other place within the State of Tennessee as the Executive Committee may determine from time to time. The attendance of an Executive Committee Member at any meeting of the Executive Committee, whether regular or special, shall constitute a waiver of notice of such meeting; provided, however, that the attendance of an Executive Committee Member for the express purpose of objecting to the transaction of any business at such meeting because of its not having been lawfully called or convened, shall not constitute a waiver of notice.

H. At all meetings of the Executive Committee, the presence of a majority of the Executive Committee Members then in office shall constitute a quorum.

I. Whenever the Executive Committee is required or permitted to take any action by vote, such action may be taken without a meeting, upon the written consent signed by all of the Executive Committee Members entitled to vote thereon.

J. The Executive Committee may authorize any Officer or Officers, agent or agents, to enter into any contract or execute and deliver any instrument or instruments, in the name of, and on behalf of, the Council, and such authority may be general or confined to specific instances. When so authorized by the Executive Committee, any Officer or agent of the Council may do everything necessary and proper in connection therewith and in furtherance thereof.

K. The Executive Committee shall have the books and records of the Council, including the books of membership of the Council, kept at the principal office of the Council, or at a place in Davidson County, Tennessee which is reasonably accessible to the Members.

L. The Executive Committee shall have the power and authority to recommend to the Council the adoption, amendment or repeal of any Bylaws. Such proposed changes to the Bylaws shall be referred to the membership for action at any regular or special meeting of the Council. This provision is subject always to the provisions of the Statute.

ARTICLE VII--COMMITTEES

A. The Council or the Executive Committee may designate and appoint such standing or ad hoc Committees, in addition to the Executive Committee, as it may, from time to time, deem advisable in order to carry out the purposes and business of the Council.

B. All such Committees shall have and exercise their powers and authorities as the Council or Executive Committee may have delegated to such Committee or Committees.

C. All such Committees shall keep regular minutes of their meetings and proceedings, and shall report the same to the Council upon request.

ARTICLE VIII--OFFICERS

A. The Council shall elect the Officers of the Council. There shall be a Chairperson, a Vice-Chairperson, and a Secretary. Their terms of office shall be as set forth in Article VII above.

B. All employees of the Council, other than the Officers, shall also serve at the pleasure of the Council. Any such employee of the Council may be removed from employment at any time by the Council.

C. Any contract, conveyance, or other instrument to be executed by the Council shall be executed by the Chairperson and the Secretary, unless specific authority to the contrary shall have been expressly granted by the Executive Committee.

D. The Chairperson shall be the chief executive of the Council. She shall preside at all meetings of the Council and the Executive Committee, and shall have general and active management of the business of the Council. The Chairperson shall see that all orders and resolutions of the Executive Committee are carried into effect. The Chairperson, with the Secretary, shall execute the contracts and other instruments requiring execution by the Council, except where different signing and execution has been expressly provided for by the Executive Committee.

E. The Vice Chairperson shall, in the absence or disability of the Chairperson, perform the duties and exercise the powers of the Chairperson, and perform such other duties as the Executive Committee shall prescribe.

F. The Secretary shall attend all meetings of the Council and of the Executive Committee, record all votes and the proceedings thereof, maintain such minutes in a book kept for that purpose, and perform similar duties for the Committees appointed by the Executive Committee when required. The Secretary shall give, or cause to be given, notice of all meetings of the Council and the Executive Committee as may be prescribed by the Chairperson. The Secretary, by her signature, shall attest the execution of any document or instrument requiring such attestation. The Secretary, on notice to the Chairperson, may delegate the duties of attending meetings and keeping minutes to another person.

ARTICLE IX--RULES AND REGULATIONS

A. The Council shall have full power and authority to make and amend reasonable rules and regulations governing the Council. The Council may delegate this authority to the Executive Committee under Article VII.

B. All rules and regulations adopted shall become effective with respect to each and every Member of the Council five (5) days after such rules and/or regulations have been published.

C. All rules and regulations so adopted shall be considered and deemed to have been published when a copy of the same shall have been mailed or delivered to the last known addresses of all persons who appear as Members on the books and records of the Council at the time of such mailing.

ARTICLE IX--AMENDMENTS TO BYLAWS

These Bylaws may be amended at any regular or special meeting of the Council. A copy of any proposed amendments shall be included in the written notice of the meeting.

These Bylaws adopted this 14th day of November, 2000.

/s/ Linda W. Knight
Secretary of the Meeting

APPROVED:

/s/ Sandra Moore
Chairperson of the Meeting

TENNESSEE ECONOMIC COUNCIL ON WOMEN

BRENDA SPEER, CHAIR
Pulaski (931) 363-8669

JANE POWERS, VICE-CHAIR
Crossville (931) 484-3579

LINDA W. KNIGHT, SECRETARY
Nashville (615) 244-4994

CAROL BERZ, EAST TN
Chattanooga (423) 892-6631

YASMEEEN MOHIUDDIN, MIDDLE TN
Sevance (931) 598-1462

YVONNE WOOD, IMMEDIATE PAST CHAIR
Lebanon (615) 444-9663

Arlene Garrison, Knoxville (865) 974-6410
Elliot Moore, Bristol (423) 764-1112
Comm. Gwendolyn Davis, Nashville (615) 741-6867
Lachelle Norris, Sparta (931) 372-6220
Rep. Tommie Brown, Nashville (615) 741-4374
Rep. Beth Harwell, Nashville (615) 741-0709
Rep. Janis Sontany, Nashville (615) 741-6861
Rep. Nathan Vaughn, Nashville (615) 741-6867
Sandra Silverstein, Brownsville (731) 772-2193
Sen. Rosalind Kuria, Nashville (615) 741-2374
Sen. Thelma Harper, Nashville (615) 741-2453
Teri Hasenour Gordon, Columbia (931) 381-0660
Wendy Pitis Reeves, Maryville (865) 681-2869

MICHELLE CHAMBERS
INTERIM EXECUTIVE DIRECTOR

(615) 253-4266 Fax: (615) 253-4263

Michelle.Chambers@state.tn.us
www.state.tn.us/sos/ecw



Tennessee Economic Council on Women

*Career Mentoring &
Job Training*

*Economic Impact of
Domestic Violence*

Boards & Commissions



*Addressing
Women's
Economic
Issues
Across
Tennessee*



FACTS ABOUT THE COUNCIL

- ♦ The Tennessee Economic Council on Women is a State agency created under TCA § 4-50-100, et seq. by the One Hundredth General Assembly in 1998 to act as an economic advocate for women.
- ♦ The Governor, the Speakers of the House and Senate, the Black Legislative Caucus and the Women's Legislative Caucus appoint the 21 members of the Council.
- ♦ Council members represent each of the nine Development Districts, the Governor's Cabinet, public and private universities, at-large women's organizations and the Tennessee Senate and House.

MISSION STATEMENT

The Economic Council on Women assesses Tennessee women's economic status. It develops and advocates solutions to address women's needs to help women achieve economic autonomy.

PURPOSE

The Tennessee Economic Council on Women will be regarded as the source of information about women's economic issues in Tennessee.

COUNCIL ACHIEVEMENTS

- ♦ Partnered with HCA, First Tennessee Bank, West Tennessee Healthcare, H&M Company, the U.S. Dept. of Labor Women's Bureau, the Tennessee Dept. of Education, the Community Foundation of Middle Tennessee, the Girl Scouts, local governments, educational institutions and others to provide mentoring programs for over 1,100 women and girls.
- ♦ Received the 2003 Horizon Award, a national award given to an outstanding organization making significant strides in advancing women in the fields of science, engineering and technology (SET).
- ♦ Held public forums in Chattanooga and Memphis on the economic impact of domestic violence on Tennessee's economy, including testimony from business, healthcare, legal system and social services.
- ♦ Participated and presented at National Women's Conference in Washington, D.C.
- ♦ Created a Job Training Task Force that made recommendations to State departments to improve job training programs for women in Tennessee.
- ♦ Held statewide conferences, programs, hearings and presentations.

FACTS ABOUT TENNESSEE WOMEN

- ♦ Only 14.0% of Tennessee women have a college degree.
- ♦ Tennessee ranks 50th in the overall status of women in a national report on the status of women.
- ♦ 59.1% of Tennessee women participate in the labor force.
- ♦ Almost 68% of women with children under six years of age are working.
- ♦ Women earn less than men in 99% of all occupations.
- ♦ The average Tennessee woman earns only \$23,232 annually, versus \$31,340 for the average Tennessee man. The average U.S. woman earns \$26,884 annually versus \$37,339 for the average U.S. man.

CURRENT AND FUTURE ACTIVITIES

- ♦ Hosting the first-ever statewide Economic Summit for women on December 3, 2004.
- ♦ Partnering with the University of Tennessee at Chattanooga to gather, analyze and publish a report on the economic impact of domestic violence on Tennessee's economy.
- ♦ Partnering with the private sector and local governments to host mentoring and financial literacy programs for women and girls.
- ♦ Identifying national job training programs successful in helping women get jobs that pay well, and adapting them for use in Tennessee.
- ♦ Working toward gender parity on state boards and commissions by providing Governor Bredesen names of qualified women.
- ♦ Informing Tennessee legislators, policymakers and the public about Tennessee women's economic needs and proposed solutions.
- ♦ Gathering and publishing objective economic information and statistics on women.
- ♦ Publishing Third Biennial Report on September 1, 2004.



APPENDIX D – MEMBERS OF THE ECONOMIC COUNCIL ON WOMEN

Executive Committee Members

Brenda Speer, B.S., Chair, of Pulaski, is a partner in Professional Benefit Solutions, an employee benefits, insurance and investment firm. The Council's South Central Development District Representative, she also serves as the Chair of the Women's Economic Council Foundation Board. She is a community activist who is a graduate of Tennessee Leadership and Leadership America. bspeer@pbsllc.biz

Margaret Jane Powers, J.D., Vice Chair, of Crossville, is an attorney representing individuals and corporations in industry, insurance and other businesses. She is the Council's Upper Cumberland Development District Representative and chairs its Legislation and Policy Committee. She serves on the Women's Economic Council Foundation Board, and serves as the President of the Tennessee Lawyers' Association for Women. powerslaw@frontiernet.net

Carol Berz, L.C.S.W., J.D., Ph.D., B.C.D., owns Private Dispute Resolution Services, a mediation services and training organization. Dr. Berz is a TN. Supreme Court Rule 31 Listed mediator and trainer in both general civil and family mediation. The Council's Southeast Development District representative, she organized and produced the Council's first Economic Impact of Domestic Violence forum in Chattanooga in November 2002. She chairs the Council's Economic Impact Committee. cbb4pdrs@aol.com

Yasmeen Mohiuddin, Ph.D., of Sewanee, is a Professor and past chair of the University of the South in Sewanee Economics Department. She has done extensive research on women's employment, gender pay gap, micro-finance, and poverty. She is a consultant to the World Bank, USAID and the United Nations on policy, sector, and project work on gender issues. She helped secure two Sewanee Tonya scholarship interns. She represents the Middle Tennessee Grand Division. ymohiudd@sewanee.edu

Sandra Silverstein, B.S., of Brownsville, is Executive Director of the Brownsville-Haywood County Chamber of Commerce. She has served in this role for the past nine years. Previously, she served as an educator in high-need school systems for twenty years. She served two terms on the Madison County Commission and previously owned and managed an insurance company for six years. chamber@pchnet.com

Linda W. Knight, J.D., Secretary, of Nashville, is a partner at Gullett Sanford Robinson & Martin law firm, where she practices commercial, business and bankruptcy law. Past Treasurer and President, and current Treasurer, of the Tennessee Lawyers' Association for Women, she is a member of the Nashville Lawyers' Association for Women. She is also a Board member of the Nashville Women's Political Caucus. lknight@grsm.com

Yvonne Wood, M.Ed., Immediate Past Chairperson, of Lebanon, is Chair of the Boards and Commissions Committee and the Council's Middle Tennessee Development District Representative. She owns Wood Consultants, a conference and event planning company, is president-elect of Middle Tennessee's CABLE women's organization and Executive Vice

President of the ATHENA Foundation, International, promoting opportunities for women worldwide. ycwood@aol.com

Council Members

Rep. Tommie F. Brown, D.S.W., represents Chattanooga in House District 28. A retired educator and social worker, she spent many years as a faculty member at the University of Tennessee School of Social Work in Chattanooga. She is Vice-Chair of the House Education Committee and also serves on the House Children and Family Affairs and Finance, Ways and Means Committees. She co-founded the Chattanooga chapter of National Political Congress of Black Women. rep.tommie.brown@legislature.state.tn.us

Hon. Gwendolyn Sims Davis, Commissioner, Tennessee Department of General Services, represents the Governor's Cabinet on the Council. Prior to her role as Commissioner, she was President and Chief Consultant of Sims Associates, a Nashville-based consulting firm specializing in human resources management, government compliance and corporate diversity programs. Gwendolyn.S.Davis@state.tn.us

Arlene A. Garrison, Ph.D., of Knoxville, is the Assistant Vice President of the Office of Research and Information Technology at the University of Tennessee. She has served on the UTK Chancellor's Commission for Women, the American Chemical Society Women Chemist's Committee and the American Chemical Society President's task force on Women's Issues. She Chairs the Knox County Public Building Authority. She is the University of Tennessee's Council Representative. garrison@tennessee.edu

Teri Hasenour Gordon, J.D., of Columbia, is an attorney who specializes in commercial and bankruptcy law at J. Robert Harlan & Associates. She is a former staff attorney for the Small Business Administration and in-house counsel for NationsBank. She is a member of the Tennessee Lawyers' Association of Women and the Tennessee, Kentucky and Maury County Bar Associations. She serves on the Council's Collaboration Committee. teri@robertharlan.com

Sen. Thelma Harper, B.S., represents Nashville's Senate District 19. She was the first African American woman elected to the Senate and the first woman in Tennessee appointed chair of a Senate Committee. She chairs the Senate Government Operations Committee and is a member of the State and Local Government and Correction Oversight Committee and the Select Joint Committee on Children & Youth. She is a member of Nashville Symphony Board. sen.thelma.harper@legislature.state.tn.us

Rep. Beth Halteman Harwell, Ph.D., represents Nashville's House District 56 and is Chair of the Tennessee Republican Party. She concentrates her legislative efforts on children's and family issues and serves on Tennessee's Families First Advisory Committee. She works to improve economic opportunities for displaced homemakers, is a member of Luton Mental Health Board and the David Lipscomb University Business Advisory Council and is a Leadership Nashville graduate. rep.beth.harwell@legislature.state.tn.us

Sen. Rosalind Kurita, B.S., R.N., represents Senate District 22, which includes Montgomery, Cheatham and Houston counties. She is Vice-Chair of the Senate State and Local Government Committee and is a member of the General Welfare, Health and Human Resources and Transportation Committees. She is a board member of the Tennessee Nursing Association, the

Center for Nursing and the Women's Economic Council Foundation, Inc.
sen.rosalind.kurita@legislature.state.tn.us

Lachelle Norris, Ph.D., of Sparta, is an Assistant Professor of Sociology at Tennessee Technological University, Cookeville. She has served as the Chair of the Job Training Task Force since 2001. Her work for the Council involves studying barriers to non-traditional female college students, job training and educational opportunities for women and mentoring projects for Upper Cumberland area girls. She is the Council's Tennessee Board of Regents representative. lnorris@tntech.edu

Elliott Moore, M.S.S.W., of Bristol, is the Director of Community and Government Relations for Mountain States Health Alliance (MSHA), a hospital healthcare system based in Johnson City. She is National Chair of the Family ReUnion Conference, an initiative that addresses family issues, and Past President of the Tennessee and Nashville Women's Political Caucuses. She has previously served on the Council's Executive Committee. mooreeg@msha.com

Wendy Pitts Reeves, L.C.S.W., of Maryville, is a Licensed Clinical Social Worker and co-owner of Cove Mountain Counseling. She has created numerous events in her community to improve opportunities for women and girls. She helped to establish the Blount County Women's Empowerment Coalition and Network and organized a large group of women to conduct AAUW Sister to Sister girls mentoring summits in 2001, 2002 and 2003. wpreeves@bellsouth.net

Rep. Nathan Vaughn B.S., represents House District 2, which includes part of Sullivan County. He is an insurance agent who is an Alderman and former Vice Mayor. He is a member of the Children and Family Affairs, Finance Ways and Means and Transportation Committees. He is also a member of the House Domestic Relations Subcommittee. Representative Vaughn is the former president of Girls Inc. rep.nathan.vaughn@legislature.state.tn.us

Marianna Williams, J.D., of Dyersburg, is an attorney who specializes in commercial litigation and bankruptcy law. She serves on the Board of Trustees of Memphis Theological Seminary and chairs the Tennessee Commission on Continuing Legal Education and Specialization. She was the first chair of Board of Directors of Northwest Safeline, which serves domestic violence victims. She represents the Northwest Tennessee Development District. marianna@ashleyarnold.com

Staff

Michelle L. Chambers, B.A., is the Council's Executive Director. Ms. Chambers began her tenure with the Council as the Council's Research Analyst in September 2002, organizing and implementing its statewide career mentoring campaign for girls and women in Tennessee, which has reached over one thousand girls and women so far. In August 2003, Ms. Chambers assumed the role of Interim Executive Director upon the resignation of the Council's original Executive Director, Barbara Devaney. Ms. Chambers is a member of the Nashville Area Junior Chamber of Commerce. Contact her at Michelle.Chambers@state.tn.us

In June 1998, the One Hundredth General Assembly passed legislation sponsored by Senator Thelma Harper and Representative Brenda Turner which established the Tennessee Economic Council on Women. This enabling legislation, Tennessee Code Annotated § 4-50-100, et seq, became effective in September, and the following spring the Governor, the Speakers of the House and Senate, the Black Legislative Caucus, and the Women's Legislative Caucus appointed twenty-one members to serve on the Council. The Council first convened and elected officers in June of 1999 and by that November had selected Barbara Devaney as the Council's first Executive Director.

In December, Representative Tommie Brown organized and helped conduct the Council's first big initiative, the Women's Economic Listening Tour in Chattanooga, Tennessee. This initiative continued throughout 2000, and over 500 women from each of Tennessee's nine development districts participated.

Early in January of 2000, the Council re-elected officers and developed its first Strategic Plan. In May 2002, the Council celebrated Equal Pay Day with a press conference in Nashville in order to raise awareness on wage disparity in Tennessee. In conjunction, the Council established the Status of Women in Tennessee Advisory Committee to assist the Institute for Women's Policy Research in editing and contributing to its statistical report, *The Status of Women in Tennessee*. This report, which was released in November, described Tennessee women's economic status through the examination of demographic characteristics, employment and education statistics, and wage disparity. The Council used this tool to educate the public on women's economic issues through press conferences, as well as presentations throughout the following year to over 2,000 people in statewide groups.

Also, in September of 2000 the Council presented its first Biennial Report to the Governor, Legislators, House Speaker James Naifeh, Senate Speaker John Wilder and Eleanor Yoakum, Governor Sundquist's Chief of Staff. Council members then met with female state commissioners to review the report, to evaluate the efficacy and development of the Council, and to discuss future plans.

February of 2001 brought two exciting developments for the Council. First, the Council established and convened a Job Training Task Force to study and evaluate the results of job training for Tennessee Women. Also that month, the Women's Economic Council Foundation, Inc. was chartered by the Tennessee Secretary of State, Division of Business Services.

In March the Council met for their second Strategic Planning Retreat, which was facilitated by Dr. David Schumann, Associate Dean of the University of Tennessee's College of Business Administration.

In April, the Council received a \$150,000.00 class action lawsuit settlement to fund initiatives such as the Women's Economic Needs Assessment, a Job Training Study, Women's Resource Directories, and Mentoring and Awareness Programs for Disadvantaged Girls and Women. Later that month the Council published and distributed *Women's Economic Listening Tours*

report to the General Assembly, the Governor, and other interested parties. Also in April, the Council celebrated Equal Pay Day with a Press Conference and Legislative Breakfast to raise awareness on the economic issues facing women in Tennessee.

In July of 2001, the U.S. Department of Agriculture granted a \$5,000.00 award to produce Upper Cumberland Women's Resource Directories. The Council and college interns worked throughout the remainder of the year to compile regional data for the directories. Between January and April of 2002 the Council completed, posted on the newly created website, and distributed County Resource Directories to Clay, DeKalb, Fentress, Jackson, Macon, Overton, Pickett and Van Buren counties.

In October of 2001, Council Vice-Chair Brenda Speer partnered with Senator Marsha Blackburn to conduct three Women's Economic Listening Tours in Columbia, Tennessee. The following month, the Council staff and Council Executive Committee member Jane Powers researched and visited mentoring programs for girls in Cookeville and Maryville, Tennessee in preparation for the inception of the Council's mentoring initiative.

In January 2002, Dr. Cheryl London, Director of the Vanderbilt Medical School Learning Center, facilitated the Council's Strategic Planning Retreat, where the Council discussed goals for the coming year.

During the Legislative session, Council members and staff visited 70 Tennessee General Assembly members to inform them of the Council's work, Tennessee Women's economic status, and the economic needs of women in their Districts. The Tennessee Junior League Advocacy Committee assisted the Council by establishing the preservation of Council funding as a top lobbying priority.

In March, the Council collaborated with USDA Rural Development, Columbia State Community College, Columbia Career Center, South Central Development District, Columbia Women's Networking Group and various others to produce a Women's Entrepreneur Conference for 100 Columbia, Tennessee women. Also, in April Council Executive Director Barbara Devaney addressed the Tennessee State Advisory Committee of the U.S. Civil Rights Commission on the enforcement of women's civil rights. The following month the Council co-sponsored a forum with the Vanderbilt Institute for Public Policy Studies to promote public private childcare partnerships, with speakers including the Department of Human Services Commissioner Natasha Metcalf.

In September the Council partnered with the U.S. Women's Bureau to begin the Girls E-Mentoring in Science, Engineering, and Technology program (GEM-SET), which teaches girls about science and technology careers through online interaction with women in science, engineering, and technology professions. Also, throughout the fall of 2002 the Council laid groundwork many other mentoring initiatives planned to begin early in 2003.

In January of 2003, the Council met for the annual Strategic Planning Retreat facilitated by Nancy Becker. The Council planned the 2003 mentoring initiative with programs for girls focused on career training, economic awareness, and empowerment.

Throughout the 2003 Legislative session the Council met with the Governor and members of the General Assembly to further awareness of women's economic status and to discuss Council goals. Between January and May Council members met with Lt. Governor Wilder, Speaker

Naifeh, and numerous members of the House and Senate to update them on Council initiatives and to advocate the economic needs of Tennessee Women. On April 7, 2003 Governor Phil Bredesen addressed the Council and discussed with members current and future Council plans. Furthermore, Council members met with Commissioner of Economic and Community Development in January to discuss funding for Council initiatives and with Commissioner of Human Services Gwendolyn Davis in April to welcome her as a newly appointed Council member.

The first group of mentoring initiatives focused on career mentoring in healthcare and non-traditional science fields. The initiative began in February with the Tennessee Women in Science, Technology, Engineering, and Research math and science workshop for high school girls and the Girls' Engineering Conference which totaled 115 students in attendance. Later that month the Council sponsored the kickoff for the Warren County Healthcare Career Mentoring initiative funded by a grant from Healthcare Corporation of America, which comprised events between February and May with 250 students attending each. Also, during that time period the Council sponsored a mentoring initiative in Fentress County with three programs, which featured presentations by U.S. Representative Lincoln Davis and State Representative Les Winningham and educated 145 students on their career possibilities through mentoring by professional women from the community.

The second group of programs focused on teaching financial literacy and business principals. In April, the Council facilitated the Warren County Entrepreneur Conference, in which 75 girls interacted with women entrepreneurs to learn skills needed to be successful in business. In addition, through the months of June and July, the Council partnered with the Girl Scouts to facilitate Camp CEO, in which 30 girls aspiring to be business leaders participated in a program that teaches financial literacy, entrepreneurship, and business principals through workshops and mentoring. Also, on October 13th the Council held the Income of Her Own program kickoff which empowered 120 girls through teaching principals of business ownership and financial literacy.

On October 16, 2003, the Council sponsored the Chattanooga Domestic Violence Conference, which was a public forum featuring presentations from corporations and insurance agencies on the economic impact of domestic violence.

The Council's Strategic Retreat took place January 20-21, 2003. During this retreat members planned Council goals for the coming year, which included mentoring initiatives, passing legislation that furthers pay equity in the state, domestic violence hearings, and planning a Women's Economic Summit.

During the 2004 Legislative session Council members met with Secretary of State Riley Darnell, Lt. Governor Wilder, Speaker Naifeh, and many members of the House and Senate to discuss the economic status of women and the problem of wage disparity between men and women in Tennessee. Members also discussed the economic impact on women of proposed legislation and Council initiatives aimed to raise awareness of women's economic needs and to combat wage disparity. On January 20th the Council sponsored the Leading Ladies Luncheon, which brought together women legislators and commissioners to dialogue on economic issues affecting women.

The Council worked with legislators to pass the Equal Pay Remedies and Enforcement Act, sponsored by Representative Mike Turner and Senator Jo Ann Graves, which was signed into Law by Governor Bredesen on June 7, 2004. This legislation increases the penalty for repeated

acts of wage discrimination and calls for the Council to conduct an equal pay study. In June the Council began research that will contribute to the equal pay study called for in this legislation.

During March and April the Job Training Task Force and Council staff visited career centers throughout Tennessee to research their effectiveness in serving the needs of Tennessee women.

Throughout 2004 the Council continued to focus on mentoring. In January, the Council began the Group E-Mentoring in Nursing Program (GEM-Nursing), which encourages girls to enter into nursing professions through online interaction with women nursing professionals. During the spring and summer Council staff made presentations promoting the GEM-Nursing program throughout the state. Also, the Council continued mentoring initiatives started in 2003 with healthcare career mentoring programs taking place in Fentress County in January and in Dickson County in March. In addition, the Council partnered with the Girl Scouts for a second time to sponsor Camp CEO in June and to teach CentsAbility, a financial literacy program, to high school girls in Maury County.

Tennessee Economic Council on Women

APPENDIX F – PRESENTATIONS

Date	Audience	Subject	Audience Size
Sept. 3, 2002	The Rose Family Foundation	Council Funding	1
Sept. 3	Women's Foundation for Greater Memphis	Collaboration	1
Sept. 3	Memphis Women's Political Caucus	Rep. Carol Chumney Presentation	25
Sept. 3	Memphis Women's Issues Meeting	Memphis Meeting, Issues	10
Sept. 4	Minnie Bommer, Children and Family Services	Agency Tour, Grant, Resource Directories	5
Sept. 10	Natasha Metcalf and DHS Staff	Job Training Task Force Recommendations	4
Sept. 17	Alvin C. York School Administrators, Students	GEM-SET E-Mentoring Program	3
Sept. 17	Celina High School Administrators, Students	GEM-SET E-Mentoring Program	7
Sept. 19	Nashville Academy of Medicine Alliance	Healthcare Forum Planning	8
Sept. 19	Week of the Young Child Planning Committee	Planning Committee Meeting	15
Sept. 24	Depts of Labor, DHS, ECD	Job Training Task Force Recommendations	8
Sept. 25	Mickey Babcock	Foundation Introduction	1
Sept. 25	Sharon Fidler	Foundation Introduction	1
Sept. 25	Campaign for a Healthy and Responsible Tennessee	Legislative Action Training	25
Sept. 25	Barbara Ellen Smith	U of Memphis Research on Women	1
Sept. 26	All About Women Planning Committee	Health Status of Tennessee Women	5
Sept. 26	Campaign for a Healthy and Responsible Tennessee	Legislative Action Training	25
Oct. 2	Week of Young Child Executive Committee	Executive Committee Meeting	20
Oct. 4	Teri Hasenour Gordon	Council Member Orientation	1
Oct. 8	Press and Public	State Asset Development Report Card	15
Oct. 8	Alvin C. York High School	GEM-SET E-Mentoring Program	5
Oct. 8	Celina High School	GEM-SET E-Mentoring Program	5
Oct. 9	Tenn. Tech. Univ. Sociology Class	Status of Women in Tennessee	20
Oct. 9	Tenn. Tech. Univ. Commission on the Status of Women	Mentoring Programs for Girls	2
Oct. 17	Warren County Health Council	Healthcare Mentoring Program	20
Oct. 18	Society of Women Engineers - Putnam County	Engineering Your Future Planning	10
Oct. 21	TRA, TECW Reception for Debbie Tate, Sara Kyle	Tenn. Regulatory Authority Appointments	2
Oct. 23	Fentress County Women - Organizational	Mentoring Programs for Girls	8
Oct. 24	Blount County American Assoc. of Univ. Women	Women's Career Day Conference	20
Oct. 29	Blount County Guidance Counselors	Status of Girls in Blount County	25
Nov. 1	GEM-SET teleconference	GEM-SET E-Mentoring Program	14
Nov. 5	Tenn. Tech. Univ. Student Volunteers	Volunteer Projects	4
Nov. 6	Debbie Braden, Principal, Giles County High	GEM-SET E-Mentoring Program	1

Nov. 7	Blount County American Assoc. of Univ. Women	Sister to Sister Mentoring Program	90
Nov. 13	Fentress County Women Volunteers	Rural mentoring program	5
Nov. 14	Warren County Health Council	Healthcare Mentoring Warren County Resource Directory	30
Nov. 14	Nancy Locke, COO, River Park Hospital	Healthcare Mentoring	1
Nov. 15	Nancy Becker	Strategic Planning Consultation	1
Nov. 20	TSU intern prospect	Winter intern recruitment	1
Nov. 21	Chattanooga Economic Council on Women	Domestic Violence Forum	75
Nov. 24	Chattanooga Times Free Press	Domestic Violence Forum	2
Nov. 30	Rural Cumberland Resource Center	Mentoring programs	2
Dec. 3	Francie Hunt, Exec. Director, Stand For Children	Child Care Workers	1
Dec. 3	Tennessean reporter Holly Edwards	Status of Women, Mentoring programs	1
Dec. 5	Tanasi Girl Scouts	Teen Money Management Program	3
Dec. 5	Harpeth Hall Student Interns	Economic Council internship	2
Dec. 6	GEM-SET teleconference	GEM-SET E-Mentoring Program	14
Dec. 9	Week of Young Child	Executive Committee Meeting	4
Dec. 11	Warren County Health Council	Mentoring and Resource Directory	10
Dec. 16	Fentress County Principals	Rural mentoring program	2
Dec. 18	DeKalb County Health Council	Mentoring Programs	15
Dec. 31	Tennessean	GEM-SET E-Mentoring Program	2
Dec. 20	Nancy Becker	Strategic Planning Consultation	1
Jan. 4, 2003	Tennessean	Female Representation on Tax Study	2
Jan. 4	Knoxville News Sentinel News article	Female Representation on Tax Study	2
Jan. 5, 6	Knoxville WATE TV	Rural GEM-SET Mentoring Program	2
Jan. 7	Rep. John DeBerry, Vice Chair, Children & Family Services Committee	Council Update	1
Jan. 7	Rep. Mary Pruitt, Vice-Chair, Health and Human Resources Committee	Council Update	1
Jan. 7	Dana Kaye - News Channel Five	Female Representation on Tax Study	1
Jan. 15	Hats Off to Women Legislators	Legislative Luncheon	20
Jan. 16	DHS Child Support Guidelines Task Force	Child Support	1
Jan. 21	Economic and Community Development Meeting	Interdepartmental Grant Opportunity	1
Jan. 24	Memphis Domestic Violence Steering Committee	Domestic Violence Public Hearing	2
Jan. 29	ECD Commissioner Matt Kisber	Interdepartmental Grant Opportunity	1
Feb. 5	Memphis Commercial Appeal News article	Family and Medical Leave Act	1
Feb. 10	Tennessean	GEM-SET E-Mentoring Program	2
Feb. 11	Tenn. Tech. Univ. Political Science Honors Society	Status of Women in Tennessee	35
Feb. 11	Tenn. Tech. Univ. Commission on the Status of Women	Status of Women in Tennessee	10
Feb. 12	Women Legislators	Child Care	4
Feb. 15	E-Mentoring Program Event- T.W.I.S.T.E.R.	E- mentoring program	9
Feb. 19	Nashville Junior League Legislative Committee	Women and Political Participation	8

Feb. 19	Girl's Engineering Conference	Mentoring program	105
Feb. 21	Tracy Evers, Women in Technology International, Pres.	Mentoring program Discussion	1
Feb. 24	Healthcare Speakers Bureau Event	Healthcare mentoring program	257
Feb. 26	Lorie Shauntee, Econ. & Comm. Development	meeting regarding Pinion constituent	1
Feb. 26	Rep. Phillip Pinion	Constituent assistance-woman business owner	1
Feb. 26	Southern Standard, McMinnville newspaper	Healthcare Mentoring Program	1
Feb. 28	Rural Speakers' Bureau Event	Rural mentoring	98
Mar. 3	Knoxville News-Sentinel article	Status of women in Tennessee	2
Mar. 5	Fentress Courier newspaper	Rural mentoring program	2
Mar. 5	The Daily Times (Maryville) article	Status of women in Tennessee	2
Mar. 6	Healthcare Speakers Bureau Event	Healthcare mentoring program	254
Mar. 14	Healthcare Speakers Bureau Event	Healthcare mentoring program	254
Mar. 18	Roz Nichols, Chair, Memphis Steering Cmte.	Domestic Violence Public Hearing	1
	Rep. Susan Lynn	Council Update	1
Mar. 19	Women's Political Caucus	Legislative Breakfast	40
Mar. 19	Rep. Chris Newton	Council Update	1
Mar. 19	Speaker Jimmy Naifeh	Council Update and Budget Cuts	1
Mar. 19	Rep. Tommy Head	Council Update and Budget Cuts	1
Mar. 19	Mack Cooper, Drew Kim, Office of the Governor	Council Introductions, Collaborations to Help Women	2
Mar. 20	Amanda Williams	Council's Website Consultation	1
Mar. 24	Girl's Inc. "Conversations with Girls" Conference	Status of Women and Girls	20
Mar. 24	Healthcare Speakers Bureau Event	Healthcare mentoring program	255
Mar. 25	Maryville College	Panel on the Status of Women	40
Mar. 26	Tanasi Girl Scouts	Morgan County money management program	1
Mar. 27	HCA Foundation ED JoAnne Pulles	meeting regarding the Warren healthcare grant	1
Mar. 27	The Daily Times (Maryville) news article	Status of Women in Tennessee panel	3
Mar. 28	Rural Speakers' Bureau Event	Rural mentoring	93
Mar. 28	Healthcare Speakers Bureau Event	Healthcare mentoring program	254
Apr. 1	Andrea Conte	About the Council	1
Apr. 1	Lt. Governor John Wilder	Council Update	1
Apr. 3	Society of Women Engineers Habitat for Humanity	Status of Women in TN & the Upper Cumberland	8
Apr. 6	AAUW - State Conference	Status of Women in Tennessee	60
Apr. 7	Governor Phil Bredesen	Council Overview	1
Apr. 7	Univ. of the South - Global Gender Issues Symposium	Global Gender Issues	2
Apr. 8	CABLE Silver Gala	Network opportunity	3
Apr. 9	CABLE Leadership Conference	Network opportunity	3
Apr.10	P.E.O. Sisterhood - Tellico Chapter	Status of Women in Tennessee	25
Apr. 10	Healthcare Speakers Bureau Event	Healthcare mentoring program	254
Apr. 11	Rural Speakers' Bureau Event	Rural mentoring	97
Apr. 14	Memphis Domestic Violence Committee Meeting	Domestic Violence Public Hearing	5
Apr. 15	International Assn. of Administrative Professionals	Status of Women in Tennessee	40
Apr. 17	Mary Ann Blankenship, Tennessee Education	Collaborative possibilities	1

	Association		
Apr. 17	Healthcare Speakers Bureau Event	Healthcare mentoring program	254
Apr. 21	Teen Entrepreneur Conference	Rural entrepreneur conference	95
Apr. 23	Rep. Mike Turner, Sherry Jones	Equal Pay House Bill 0189	2
Apr. 23	Rep. Nathan Vaughn	Council Member Orientation	1
Apr. 23	Healthcare Speakers Bureau Event	Healthcare mentoring program	254
Apr. 25	Sen. Joanne Graves	Equal Pay House Bill 0189	1
Apr. 28	Healthcare Speakers Bureau Event	Healthcare mentoring program	254
Apr. 29	General Services Commissioner Gwendolyn Davis	Council Member Orientation	1
May 2	Rural Speakers' Bureau Event	Rural mentoring	43
May 2	Rural Speakers' Bureau Event	Rural mentoring	59
May 2	GEM-SET Teleconference	GEM-SET E-Mentoring Program	15
May 5	Univ. of Tenn. - Chattanooga	Domestic Violence Research	5
May 7	Rep. Lois DeBerry	Memphis domestic violence forum	1
May 9	Healthcare Speakers Bureau Event	Healthcare mentoring program	254
May 19	Allardt Elementary Educators	Rural Mentoring Evaluations	3
May 19	Clarkrange Elementary Educators	Rural Mentoring Evaluations	2
May 22	Domestic Violence Reception	Memphis Domestic Violence Hearing	40
May 23	Public Hearing on Economic Impact of Domestic Violence	Memphis Public Hearing on Domestic Violence	75
May 24	Memphis Commercial Appeal news article	Memphis Domestic Violence Hearing	2
May 27	Laurene McLemore, State Director, HOSA	Healthcare Mentoring	1
May 29	Rep. Tommie Brown	TECW Update	1
May 29	JoAnne Pulles, Exec. Director, HCA Foundation	Healthcare Mentoring Grant Proposal	1
June 3	Warren Co. Educators, Hospital executives	Healthcare Mentoring Program Evaluations	5
June 3	Jerry Hale, Warren County Director of Schools	Healthcare Mentoring Program Evaluations	1
June 4	Dept. of Education -HOSA Advisory Council	Healthcare mentoring program	9
June 5	P.E.O. Sisterhood	Status of Women in Tennessee Mentoring Programs for Girls	20
June 10	Tennessee Coalition Against Domestic Violence	Economic Impact of Domestic Violence Presentation	30
June 10	Tennessee Right to Learn	Fentress mentoring program	6
June 14	Tennessee Right to Learn Council Conference	TECW booth	10
June 22	Institute for Women's Policy Research	International Women's Conference	5
June 22	Institute for Women's Policy Research	Domestic Violence Hearings - Presentation	5
June 23	Institute for Women's Policy Research	Domestic Violence Panel Moderator	5
June 23	Institute for Women's Policy Research	Grassroots Panel Discussion	5
June 24	Institute for Women's Policy Research	International Women's Conference	5
June 29	Girl Scouts "Camp CEO"	Girl's Entrepreneur Program	30
June 30	Girl Scouts "Camp CEO"	Girl's Entrepreneur Program	30
July 1	Girl Scouts "Camp CEO"	Girl's Entrepreneur Program	30
July 2	Girl Scouts "Camp CEO"	Girl's Entrepreneur Program	30
July 8	Public Hearing on Economic Impact of Domestic Violence	Planning Meeting	1

July 9	John Casey, Finance Director, ECD	ECD Interdepartmental Grant	1
July 9	JoAnne Pulles, Exec. Director, HCA Foundation	Healthcare Mentoring Grant Proposal	1
July 9	Tanasi Girl Scouts Teleconference	Mentoring Program Planning	3
July 14	Senator Rosalind Kurita	TECW Update	1
July 22	TECW E-Newsletter	Weekly Update	25
July 23	Debra Wollaber, Dean, Belmont Nursing College	GEM-Nursing E-Mentoring Program	1
July 23	TN Coalition Against Domestic & Sexual Violence	TECW Domestic Violence Hearing Discussion	1
July 30	TECW E-Newsletter	TECW Update	25
July 30	Dept. of Education Vocation Education Conference	Warren Healthcare Career Mentoring Presentation	75
Aug. 1	GEM-SET Teleconference	GEM-SET E-Mentoring Program	10
Aug. 6	Paula Walker, Asst. Commissioner, ECD	ECD Interdepartmental Grant Discussion	2
Aug. 6	Ann Duncan, Director, Tenn. Center for Nursing	E-Nursing Mentoring Program	2
Aug. 8	Tanasi Girl Scouts Teleconference	Mentoring Program Planning	2
Aug. 10	Belmont Methodist Church	Status of Women in Tennessee	16
Aug. 12	TECW E-Newsletter	Weekly Update	25
Aug. 19	Macon County Health Council	Mentoring Programs for Girls	40
Aug. 20	TECW E-Newsletter	Weekly Update	25
Aug. 21	General Services Commissioner Gwen Davis	TECW Job Training Task Force	1
Aug. 22	All About Women Health Conference	Economic Council on Women Booth	40
Aug. 26	Laurene McLemore, State Director, HOSA	Healthcare mentoring program	1
Aug. 26	TECW E-Newsletter	Weekly Update	25
Aug. 27	Nashville City Paper Reporter Amanda Wartle	TECW budget	1
Sept. 3	Nashville City Paper Article	Tennessee Women struggle for parity	2
Sept. 3	TECW E-Newsletter	Weekly Update	25
Sept. 10	Warren County Health Council	Healthcare mentoring program	20
Sept. 11	TN Board of Regents- Nursing Deans Committee	GEM-Nursing E-Mentoring Program	40
Sept. 16	Healthcare Mentoring Steering Committee	Healthcare Mentoring Program Planning	7
Sept. 17	Morgan County High School Principal Tanasi Girl Scouts	Mentoring Program Planning	2
Sept. 19	Labor Commissioner James Neely	Council Overview and Funding	1
Sept. 23	TECW E-Newsletter	Weekly Update	25
Sept. 26	Deena Turner, Women M-Powered Training Group	Women's Financial Literacy Workshop Planning	1
Sept. 30	TECW E-Newsletter	Weekly Update	25
Oct. 6	Citizen Inquiry	Child Support Enforcement Assistance	1
Oct. 6	Janet Miller, Nashville Chamber of Commerce	Council Overview	1
Oct. 7	TECW E-Newsletter	Weekly Update	25
Oct. 9	Society of Women Engineers Nat'l Conference	2003 Horizon Awards Ceremony	1
Oct. 13	"Income of Her Own" Conference	Healthcare Entrepreneur Conference	120
Oct. 15	TECW E-Newsletter	Weekly Update	25

Oct. 16	Chattanooga Domestic Violence Conference	Partnerships for Change Presentation	75
Oct. 17	Women in High Education Commission	Status of Women in Tennessee	60
Oct. 17	Southern Standard, McMinnville newspaper article	Female Students try to level up-hill battle	2
Oct. 17	Chattanooga Free Times Press news article	Coalition studies impact of family violence locally	1
Oct. 21	Tanasi Girl Scouts Teleconference	Mentoring Program Planning	3
Oct. 21	Rep. Jamie Hagood	Knoxville Council Meeting Planning	1
Oct. 22	Drew Kim, Policy Chief for the Governor	Council Update, Jobs Cabinet	1
Oct. 22	Girl Scouts of Cumberland Valley	Healthcare career mentoring	2
Oct. 23	Mike Jones, Principal South Fentress Elementary School	Rural mentoring program	1
Oct. 23	Rep. Nathan Vaughn	Knoxville Council Meeting Planning	1
Oct. 23	TECW E-Newsletter	Weekly Update	25
Oct. 24	Warren County Health Educators	Healthcare Mentoring Program Evaluations	3
Oct. 27	Warren County Healthcare Speakers Bureau	Healthcare career mentoring	300
Oct. 28	Women in Technology Tennessee Forum	2003 Horizon Award Recognition	1
Oct. 30	Middle Tennessee HOSA Fall Leadership Conference	Healthcare career mentoring	20
Nov. 5	TECW E-Newsletter	Weekly Update	25
Nov. 6	Jeanine Martin, Women in Technology TN President	Technology Mentoring Collaboration	1
Nov. 9	Tennessean Awards section	TECW receives 2003 Horizon Award	1
Nov. 10	Hendersonville League of Women Voters	Status of Women in TN Presentation	15
Nov. 11	GEM-Nursing Teleconference	E-Nursing Mentoring Program	10
Nov. 25	Employee Assistance Professional Association	Status of Women in Tennessee Presentation	20
Nov. 26	Mark Wood & Bill Bradley, FA Budget Director	Council Budget	2
Dec. 18	Senator Jerry Cooper	Council Update	1
Dec. 19	Shannon Winningham, Upper Cumberland Regional Health Council	Rural Healthcare Mentoring Program	1
Dec. 19	Miranda Rudd, Tenn. Tech. University student	Job Training Research	2
Jan. 6, 2004	Rep. Tommie Head	Council Update; Council Funding	1
Jan. 7	Nashville YWCA	Strategic Planning Focus Group	6
Jan. 8	Megan Weiss, GEM Nursing Mentor	GEM-Nursing E-Mentoring Program	1
Jan. 13	Rep. Nathan Vaughn	Council Update; Council Funding	1
Jan. 13	Rep. Mike Turner	Council Update; Council Funding	1
Jan. 14	Rep. Kim McMillan	Council Update; Council Funding	1
Jan. 14	Middle Tennessee HOSA Competition	Competition Judge	40
Jan. 14	Rep. Jamie Hagood	Council Update; Council Funding	1
Jan. 15	Sen. Jo Ann Graves	Council Update; Council Funding	1
Jan. 15	Secretary of State Riley Darnell	Council Update; Council Funding	1
Jan. 16	Rural Speakers' Bureau Event	Rural mentoring	40
Jan. 20	Leading Ladies Luncheon	Honorary Luncheon for Women Commissioners and Legislators	20

Jan. 29	Holly Dulloff, Nashville Business Journal	Council Overview	1
Feb. 3	Mt. Juliet High School - HOSA	GEM-Nursing E-Mentoring Program	90
Feb. 5	Rep. Jamie Hagood	Council Update	1
Feb. 5	Laurene McLemore	Healthcare Mentoring Programs for Girls	1
Feb. 6	Job Training Task Force Meeting	Job Training Report Planning	12
Feb. 10	Speaker Jimmy Naifeh	Council Update; Council Funding	2
Feb. 10	Lt. Governor John Wilder	Council Update; Council Funding	2
Feb. 11	Secretary of State Riley Darnell	Council Update; Council Funding	1
Feb. 17	First Tennessee Bank - Women's Initiative Board	Financial Literacy Campaign for Memphis Teens	12
Feb. 18	Vanderbilt Internship Fair	Intern Recruitment	5
Feb. 20	Wilson Co. Vocational Center - HOSA	GEM-Nursing E-Mentoring Program	90
Feb. 20	Rural Speakers' Bureau Event	Rural mentoring	40
Feb. 23	Wilson County High School - HOSA	GEM-Nursing E-Mentoring Program	90
Feb. 23	Brenda Gaitlen, Tenn. Hospital Association	Healthcare Mentoring Programs for Girls	1
Feb. 23	Healthcare Speakers Bureau Event	Healthcare Career Mentoring	250
Feb. 25	Jody Stone, Boards and Commissions, Office of the Gov.	Boards and Commissions	1
Feb. 25	Speaker Pro Tempore Lois DeBerry	Council Update; Council Funding	1
Feb. 25	Ellen Thorton, Tenn. Business Roundtable	Council Update, Council Funding	1
Feb. 26	Community Foundation of Middle Tennessee	Women's Fund Annual Luncheon	1
Feb. 26	Today's HMO - Healthcare Mentoring Opportunities	Healthcare Mentoring Club	6
Mar. 2	Senate Finance Ways and Means Committee	Council Budget Hearing	1
Mar. 2	House Finance Ways and Means Committee	Council Budget Hearing	1
Mar. 2	Rep. Janis Sontany	Council Member Orientation	1
Mar. 4	Tenn. Tech. Univ.-Commission on the Status of Women	Status of Women in Tennessee; Council Overview	25
Mar. 8	Antioch High School - HOSA	GEM-Nursing E-Mentoring Program	90
Mar. 17	Nashville Junior League	Day on the Hill	50
Mar. 22	Alvin C. York Institute - Science Classes	GEM-Nursing E-Mentoring Program	90
Mar. 22	Jamestown Career Center	Career Center Visit	5
Mar. 23	Summit Steering Committee Meeting	Economic Summit for Women	19
Mar. 23	Warren County High School - HOSA	GEM-Nursing E-Mentoring Program	90
Mar. 24	Office of Women's Health	Advisory Committee Meeting	15
Mar. 25	Tennessee HOSA Competition	Competition Judge	40
Mar. 26	Sarah Shirk, GEM-SET E Mentoring Program	E-Mentoring Program Consultation	1
Mar. 30	Healthcare Campus	Healthcare career conference	45
Mar. 31	International Assn of Administrative Professionals	Women's Unique Ways of Leadership	40
Apr. 1	Rural Development Conference-TTU	Attended conference	2
Apr. 6	Maury County Career Center	Career Center Visit	1
Apr. 7	Summit Steering Committee Meeting	Economic Summit for Women	19
Apr. 7	Middle Tennessee Career Center	Career Center Visit	1
Apr. 8	Robyn Minton, Exec. Director, Nashville YWCA	Economic Summit for Women - Public Hearing on	3

		Domestic Violence	
Apr. 13	Office of Women's Health	Advisory Committee Meeting	10
Apr. 14	Rep. Mike Turner	Equal Pay House Bill 0189	2
Apr. 22	State of Tennessee Careers Now Program	Final Internship Presentation	1
Apr. 27	Melissa Miller, Assistant to Marsha Blackburn	Economic Summit for Women - Women Business Owners	3
Apr. 27	Summit Steering Committee Meeting	Economic Summit for Women	19
Apr. 28	Healthcare Speakers Bureau Event	Healthcare Mentoring Program	250
May 5	Mary Anne Hughes, Director of Nursing, Nashville General Hospital	GEM-Nursing E-Mentoring Event	1
May 10	Healthcare Speakers Bureau Event	Healthcare Mentoring Program	250
May 12	GEM-Nursing Job Shadow Day	GEM-Nursing Event	25
May 13	State of Poverty Summit	Tennessee Poverty	1
May 13	First Tennessee Bank - Women's Initiative Board	Community Outreach Committee Teleconference	3
May 13	Elizabeth Pease, BERO Director, ECD	Women Entrepreneur Conferences - Collaboration	1
May 14	Macon County Mentoring Committee	Mentoring Program Workshop	20
May 19	Junior League of Nashville	Grant Information Meeting	1
May 20	Margaret Major, Director, Office of Women's Health	Economic Summit for Women - Health Session	2
May 21	Nashville Domestic Violence Steering Committee	Domestic Violence Public Hearing	10
May 26	Summit Steering Committee Meeting	Economic Summit for Women	19
June 8	Girl Scout CEO Camp	Girls' Financial Literacy Program - "CentsAbility"	30
June 10	Bill Ives, Nashville Mayor's Office	Women's Statistics Meeting	1
June 21	All About Women Health Conference	Kickoff Event	60
June 23	Summit Steering Committee Meeting	Economic Summit for Women	19
June 25	Tenn. Hospital Assoc. - Pipeline Development Committee	Healthcare Mentoring Programs for Girls	10
June 28	Tennessee Center for Nursing	Nursing Shortage Steering Committee	20
June 30	Summit Steering Committee Meeting	Economic Summit for Women	19
June 30	Nashville Domestic Violence Steering Committee	Domestic Violence Public Hearing	15
July 1	Dan Holten, Labor and Workforce Development	Career Center Data on Women	1
July 6	Lachelle Norris, Chair, Job Training Task Force	Job Training Report	2
July 23	Tenn. Coalition Against Domestic & Sexual Violence	Region II Meeting	20
July 28	Summit Steering Committee Meeting	Economic Summit for Women	19
July 29	Job Training Teleconference	Economic Summit for Women - Job Training Session	7
July 30	Kerry Mullins, Dept. of Human Services	Families First - Job Training Program	5
July 31	Tennessee Women's Political Caucus	Economic Summit for Women Overview	6
Aug. 2	Business Enterprise Resource Office	Planning Meeting	4
Aug. 4	Jan Williams, Nurse Recruiter, West TN Healthcare	Healthcare Mentoring Programs for Girls	1
Aug. 5	Tonja Emziah, Girl Scout Council of the Mid-South Region	Financial Literacy Campaign for Memphis Teens	1
Aug. 5	Memphis DECA / Marketing Teachers	Financial Literacy Campaign for	25

		Memphis Teens	
Aug. 6	Summit Steering Committee Meeting	Economic Summit for Women	19
Aug. 10	Tenn. Coalition Against Domestic & Sexual Violence	Public Hearings on the Economic Impact of Domestic Violence	2
Aug. 11	State of Tennessee Careers Now Program	Final Internship Presentation	4
Aug. 12	Luncheon for Presidents and Directors of Women's Organizations in Middle Tennessee	Athena 2005	30
Aug. 16	Community Foundation of Middle Tennessee	Site Visit	2
Aug. 18	Nashville Domestic Violence Steering Committee	Domestic Violence Public Hearing	10
Aug. 19	First Tennessee Bank - Women's Initiative Board	Financial Literacy Campaign for Memphis Teens	10
Aug. 23	Brownsville - Haywood Co. Chamber of Commerce	Women and Minority Business Conference	30
Aug. 25	Summit Steering Committee Meeting	Economic Summit for Women	19
Aug. 26	Women Executives in Music - SOURCE	Status of Women in Tennessee	30
Aug. 27	All About Women Health Conference	TECW Booth	100
Aug. 28	All About Women Health Conference	TECW Booth	100
		Total Number in Audiences:	8,187

APPENDIX G – COUNCIL MEMBERS' IN KIND DONATIONS

Council Member with Position	Services	Estimated Time
Carol Berz, J.D., M.S.S.W. East TN Rep. on Executive Committee, East TN Development District Representative	Attends Executive Committee and Council meetings; serves as Chair of the Economic Impact Committee; meets with legislators on behalf of the Council	250-275 hrs/yr
Rep. Tommie Brown, Women's Legislative Caucus Representative	Attends Council meetings; consults Council on legislative issues that impact women, advocates to governmental leadership about Council's funding	20-25 hrs/yr
Gwendolyn Sims Davis, Governor's Cabinet Representative	Attends Council meetings; consults with Council on policy and governmental issues that impact women, advocates to governmental leadership about Council's funding	50-75 hrs/yr
Arlene Garrison, Ph.D., University of Tennessee Representative	Attends Council meetings; serves as Chair on Economic Summit Hospitality Committee and as a member on the Economic Impact Cmte.	75-100 hrs/yr
Teri Hasenour Gordon, J.D., At-Large Women's Group Representative	Attends Council meetings	20-25 hrs/yr
Sen. Thelma Harper, State Senate Representative	Attends Council meetings; consults Council on legislative issues that impact women; advocates to governmental leadership about Council's funding	50-75 hrs/yr
Rep. Beth Harwell, State House Representative	Attends Council meetings; consults Council on legislative issues that impact women	25-50 hrs/yr
Linda W. Knight, J.D., Secretary, At-Large Women's Group Representative	Attends and takes minutes at all Council and Executive Committee meetings; edits Council publications; serves as Secretary of the Women's Economic Council Foundation, Inc.	250-300 hrs/yr
Sen. Rosalind Kurita, State Senate Representative	Attends Council meetings; consults Council on legislative issues that impact women; serves on the Women's Economic Council Foundation	25-50 hrs/yr
Yasmeen Mohiuddin, Ph.D., Middle TN on Executive Committee, Private Colleges and Universities Rep.	Attends Executive Committee and Council meetings; serves as Chair of the Equal Pay study; serves on the Women's Economic Council Foundation, Inc.	175-200 hrs/yr
Elliott Moore, M.S.S.W., First TN Development District Representative	Attends Council meetings; serves on the Legislation and Policy Committee; meets with legislators on behalf of the Council	50-75 hrs/yr

Lachelle Norris, Ph.D., Tennessee Board of Regents Representative	Attends Council meetings; serves as Chair of the Job Training Task Force; meets with government officials and community organizations on behalf of the Council	125-150 hrs/yr
Margaret Jane Powers, J.D., Vice-Chair and Upper Cumberland Development District Representative	Attends Executive Committee and Council meetings; serves as Chair of the Council's Legislation and Policy Committee; Treasurer and General Counsel for the Women's Economic Council Foundation, Inc.; meets with legislators and staff on behalf of the Council	225-270 hrs/yr
Wendy Pitts Reeves, M.S.S.W., East Tennessee Development District Representative; elected to serve as Secretary on 8-6- 2004	Attends Council meetings; speaks to area groups on the status of women and youth issues; meets with legislators and staff on behalf of the Council	100-125 hrs/yr
Sandra Silverstein, Southwest Development District Representative, elected to serve as West Tennessee Representative on Executive Committee on August 6, 2004	Attends Executive Committee, Council and Foundation meetings; consults with Council on economic development issues that impact women	100-125 hrs/yr
Rep. Janis Sontany, State House Representative	Attends Council meetings; consults Council on legislative issues that impact women	25-50 hrs/yr
Brenda S. Speer, CFP, Chair, South Central Development District Representative	Plans and attends Executive Committee and Council meetings; speaks to public groups on behalf of the Council; meets with legislators and staff on behalf of the Council; serves as Chair of the Women's Economic Council Foundation	300-350 hrs/yr
Yvonne Wood, M.Ed. Immediate Past Chair, Greater Nashville Development District Representative	Attends Executive Committee, Council and Foundation meetings; serves as Chair of the Boards and Commissions Committee, meets with legislators and staff on behalf of the Council.	250-300 hrs/yr
Rep. Nathan Vaughn, Black Legislative Caucus Representative	Attends Council meetings. consults Council on legislative issues that impact women, advocates to governmental leadership about Council's funding	25-50 hrs/yr

Tennessee Economic Council on Women

APENDIX H - PHOTO GALLERY 2002- 2004

